

**WOMEN IN SUBSISTENCE ECONOMY:
A CASE STUDY OF VEGETABLE VENDORS**

Thesis submitted for the award of the Degree of Doctor of Philosophy in Economics

By

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Under the Guidance of

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Department of Development Studies

Social Science Faculty

Kannada University, Hampi

Vidyaranya - 583276

2010

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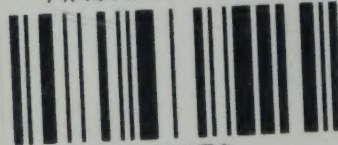
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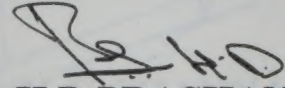
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CERTIFICATE

This is to certify that this thesis **Women in Subsistence Economy: A Case Study of Vegetable Vendors** is a bonafide research work carried out by **K.C. Channamma** under my guidance and supervision and is being submitted to the Kannada University, Hampi for the award of the degree of Doctor of Philosophy in Economics. The results presented in this thesis have not previously formed the basis for the award of any other degree or diploma.

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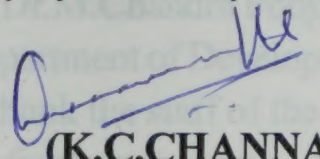
DECLARATION

I hereby declare that this thesis entitled **Women in Subsistence Economy: A Case Study of Vegetable Vendors** is the outcome of my own study undertaken under the direct guidance and supervision of Dr. H.D. Prashanth Ph.D., Associate Professor and Assistant Registrar (Academics), Department of Development Studies, Kannada University, Hampi.

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The respondents in the field, patiently discussed with me and provided the required information. The study would have not materialized without their cooperation. I am extremely grateful to them.

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K.C Channamma

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Chapter 1

Introduction

1.1 Earlier Debates on Development

1.2 Human Development and Capabilities Approach

1.3 Human Development and Women

1.4 Literature Review

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1.7 Methodology

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Introduction

A developing country consists of two economies. One, formal or organised economy and the other is informal or unorganised economy. Formal economy, which is capitalist in nature. But the informal economy which is working alongside formal economy lacks such backing for its activities.

Informal economy is an important component of a country's economy. Earlier economic debates considered it to be a transitory phenomenon. Almost all prominent development debates anticipated the absorption of marginal labours from traditional sector by the modern industrial sector. Hence they concentrated on the industrial development, accumulation of capital, and market, balance of trade of a nation and the national income. But it was proved to be wrong and informal economy continued to exist in developing countries. Informal economy which provides employment for majority of the labour force continued to grow even in the era of globalisation. It is growing stronger day by day, growing parallel to the formal sector (Lall 1989, Narasimhan 2000).

One apparent characteristic of this informal economy has been that, here the number of women employees are more compared to men. And apparently the issues relating to female employment are qualitatively different compared to men (Ghosh, website- www.unrisd.org, accessed on 7-1-09). Women are being influenced by caste, class, creed, etc. Most of the women do not receive formal education in developing nations due to various constraints attached to the gender (Carr and Chen 2000, Eapen 2001). Hence they cannot enter and participate in the workforce of the formal sector. At this moment, the only way out for earning their livelihood is working in informal economy.

An economy in general is influenced by various schools of thought. The debates of these schools have been instrumental in formulating policies of a country. There have been serious discussions about formal and informal economies in these debates. Let us consider the important points briefly. And for the purpose of study, these prominent schools have been divided into three broad divisions.

1.1 Earlier Debates on Development:

The most important school is *Classical economic thought*. It preceded all the economic thoughts of the modern world. It is influenced by Adam Smith's laissez faire idea. According to this thought, the government should have a very limited role to play in the private economic activities. Instead, capital formation should play a vital role. The society was to be activated through self-interests, which would be regulated by market. This self-regulating market, considered as "invisible hand" (Peet 2005), transformed private interests to public virtue and society could redistribute wealth through state intervention (Mill in Peet 2005). This view gained more weightage during colonial times. The private entrepreneur was given full liberty to pursue his economic interests. This led to the establishment of factory system (Miller 1987), which necessitated the entry of women and children in the workforce. Yet this school did not consider women as the contributors of the economic development.

Industrialization was the main motto of this school. They believed that the marginal workers in agricultural sector will be absorbed by the industrial sector. Consequently, this would lead to development. Capital was the locus and various policies about market intervention, interest rates, public policies etc. were decided in favour of capitalists.

Second is the *Neoliberal school*. It was almost the revival of classical thoughts after World War II because of subsequent changes in the world economy due to the increased oil prices in 1973-74 and 1979 (Peet 2005). Neoliberal economic policies were put into effect by the governments of the United States of America and the United Kingdom. It relied on the recommendations like fiscal discipline, public expenditure priorities, tax reform, financial liberalisation, exchange rates, trade liberalisation, foreign direct investment, privatization, deregulation and property rights (ibid.). It gave importance to the financial institutions like IMF and the World Bank as the main financial institutions. Stock markets, banking sector, and such institutions received impetus from neoliberal thoughts. These ideas were put into practice through the instruments of structural adjustment programmes and stabilization policies imposed on borrowing countries from the IMF or the World Bank through intensive globalisation. In general, this school can be summarized as prudent macro economic policies, outward orientation and free market capitalism. Neoliberal theories focused mainly on growth oriented approaches. This had differential impacts upon the developed and the developing societies, arguably strengthening states in the former while weakening in the latter (John Rapely 2008).

The above major economic debates did have implications on the informal economy. But they were not gender sensitive. It believed in top-down approach where the economic benefits would percolate to the people at the lower level of the society. But it did not address the issues of power and inequalities which is crucial for the women as well as the well-being of the economy. Consequently, there emerged another stream in development debate namely, human development which considers well-being of human beings as the asset of the nation and not income alone.

1.2 Human Development and Capabilities Approach:

Human Development Approach is an important debate that has gained prominence since 1990s onwards. It proposes that human development is “a process of enlarging people’s choices” (HDR 1990: 1). This is more important than GNP growth, income, wealth, more than production of commodities and accumulation of capital. It is measured by a comprehensive index (Human Development Index-HDI) reflecting life expectancy, literacy and command over resources to enjoy a decent standard of living (ibid.). As it is concerned about human development of a nation, it is also concerned about the gender problems, inequalities, and other issues of women’s concern.

Though Human Development Approach has gained importance in the recent times, the idea of human development is not new. The works of earlier philosophers like Aristotle, William Petty, Gregory King, Francois Quesnay, Antoine Lavoisier and Joseph Lagrange, Adam Smith, David Ricardo, Robert Malthus, Karl Marx and John Stuart Mill, Emmanuel Kant had considered the question of “human good”. Smith and Mill saw income as one of several means to important ends, different from income. They were also concerned about things other than income and wealth that is related to “real opportunities to lead the kind of life a man would value living” (Dreze and Sen 2005: 34).

Aristotle had warned against judging societies merely by income and wealth that are sought not for themselves but desired as means to other objectives. He said, “Wealth is evidently not the good we are seeking, for it is merely useful and for the sake of something else” (HDR 1990: 9). He was interested in facilitating people’s ability to lead “flourishing lives”. Similarly, Emmanuel Kant observed that humanity should be treated in every case as an end and never as means only (HDR 1990: 10). Though the economists have given clear indication that wealth in itself is not the end of development, but a means to human well being, this aspect had been ignored by the mainstream economic thinkers over a period of time. This lacuna was filled up by the human development approach.

The prominent contributors for this approach are Amartya Sen and Mohammad UI Haq. They brought to the forefront, the human side of development. Education, literacy, life expectancy, equality, freedom, gender development, women empowerment, health etc., which led to the human well being were emphasized. These can be infinite and change over time.

In the opinion of Mahbub ul Haq, Human Development is an advantage compared to the previous debates, which had through its technical concepts had mazed people from the fundamental vision. He gives six reasons for this, which can as well be considered as the advantages of Human Development.

First, human development is an end in itself that needs no further justification.

Second, human development means to higher productivity. This is because a well-nourished, healthy, educated, skilled, alert labour force is the most important productive asset.

Third, it slows down human reproduction by lowering the desired family size. This is because, people try to over insure themselves against infant deaths, and that fewer child deaths lead to smaller desired family size.

Fourth, human development is good for the physical environment, because, studies have proved that rapid population growth and high population density (if combined with secure land rights) can be good for soil and forest conservation.

Fifth, reduced poverty contributes to a healthy civil society, increased democracy and greater social stability.

And the sixth is human development has political appeal, for it may reduce civil disturbances and increase political stability (1996: ix-x)

Human development has two sides: the formation of human capabilities such as improved health, knowledge and skills - and the use people make of their acquired capabilities - for leisure, productive purposes or being active in cultural, social and political affairs. The basic objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives, which is often forgotten in the immediate concern with the accumulation of commodities and financial wealth. Instead national income has been given much prominence. But, that there are two main technical problems in using national income and its growth as a criteria for development. First, though national income figures are useful, they do not reveal the composition of income or the real beneficiaries. Second, people often value achievements that do not show up at all, or not immediately, in higher measured income or growth figures. These are better nutrition and health services, greater access to knowledge, more secure livelihoods, better working conditions, security against crime and physical violence, satisfying leisure hours, and a sense of participating in the economic, cultural and political activities of their communities (HDR: 1990:9). Therefore, income is not the sum total of human life.

But from earlier times, income is considered as a good measure for all other human choices since access to income permits exercise of every other option. But there are instances where the rich country does not exhibit human progress. And in several instance, countries with modest levels of income have demonstrated high levels of human development.¹

There are conventional approaches to economic growth which focused on human welfare. They are human capital formation, human resource development, and human welfare or basic human needs approach. But human development approach is different from these approaches. GNP growth is treated here as being necessary but not sufficient for human development. Because, human progress may be lacking in some societies despite rapid GNP growth or high per capita income levels unless some additional steps are taken. Human development considers humans more than capital. They are the ultimate ends as well as means of production. Thus Human development emphasizes the need to put people—their needs, their aspirations and their Capabilities—at the center of the development effort (HDR 1999:15). Development in Human Development Approach, is conceived as more than just the expansion of income and wealth, where the focus is on people.

Human development brings together the production and distribution of commodities and the expansion and use of human capabilities. It also focuses on choices - on what people should have, be and do to be able to ensure their own livelihood. Human development is a process of enlarging choices. Human development is, moreover, concerned not only with basic needs satisfaction but also with human development as a participatory and dynamic process. It applies equally to less developed and highly developed countries. (HDR 1990:11)

The Human Development is measured by the index called -the Human Development Index (HDI). It first appeared in United Nation's Human Development Report, as an alternative to World Bank's World Development Report. The HDI, a composite index, contains three major indicators: life expectancy, representing a long and healthy life; educational attainment, representing knowledge; and real GDP (in purchasing power parity dollars), representing a decent standard of living. It is a measure of empowerment. It indicates that if people have these three basic choices, they may be able to gain access to other opportunities as well.

The UNDP's² *Human Development Reports* (HDR) can be seen as powerful advocacy tools for development. The Human Development Reports have been incorporating the new components of human development in their yearly report. The themes of the yearly global HDRs from 1990-2009 (among many other issues routinely discussed) include: human development, financing development, political participation, human security, gender equity, economic growth, poverty, consumption, globalization, human rights, technology, democracy, the Millennium Development Goals (MDGs), cultural liberty, aid, trade and security, water, climate change and human mobility. But at all levels of development, the three essential ones are - for people to lead a long and healthy life, to acquire knowledge and to have access to resources needed for a decent standard of living. In general, it can be seen that human development is development for, of and by the people.

The human development approach has attained prominence in the recent years due to the many reasons. Many fast-growing developing countries are discovering that their high GNP growth rates have not reduced the socio economic deprivation of substantial sections of their population. The developed countries are also realizing that high income is no protection against the rapid spread of such problems as drugs, alcoholism, AIDS, homelessness, violence and the breakdown of family relations. At the same time, some low-income countries have demonstrated that it is possible to achieve high levels of human development if they skillfully use the available means to expand basic human capabilities. (HDR 1990: 10). Thus it is clear that income alone cannot be a prominent parameter for the human development.

According to Amartya Sen, "The extent of real inequality of opportunities that people face cannot be readily deduced from the magnitude of inequality of incomes, since what we can or cannot do, can or cannot achieve, do not depend just on our incomes but also on the variety of physical and social characteristics that affect our lives and make us what we are" (Sen 2006: 28).

These concerns remind us that the end of development must be human well-being, and the expansion of output and wealth is only a means. To achieve this, the question before human development approach is how to relate the means to the ultimate end. This is the central focus of development analysis and planning. The other questions of concern include - how can economic growth be managed in the interest of the people? What alternative policies and strategies need to be pursued if people, not commodities, are the principal focus of world and national attention?

These issues reveal that development can also be seen as "the expansion of the real freedoms that the citizens enjoy to pursue the objectives they have reason to value" (Dreze and Sen 2005: 35). This calls for the development of human capability. Capability, here, refers to the alternative combinations of functionings from which a person can choose. It means the range of options that a person has in deciding what kind of life to lead. The core characteristic of the capability approach is its focus on what people are effectively able to do and to be, that is, on their capabilities (Robeyns 2003: 5).

The human capabilities can be enhanced by economic growth. Thus human development thus has two sides. One is the formation of human capabilities- such as improved health, knowledge and skills. The other is the use people make of their acquired capabilities-for productive purposes, for leisure or for being active in cultural, social and political affairs. If the scales of human development do not finely balance the two sides, much human frustration can result (HDR 1995: 11).

The above facts show that development differs from that of economic growth. It is considered to be beyond accumulation of wealth and growth of gross national product and other income related goods. Development is concerned with enhancing lives led by the people and the freedom they enjoy. It is considered instrumental in improving

the opportunities of humans in the given social and personal circumstances, so as to lead the life and the freedom they have in their actions and decisions. The real goal of development was proposed to increase people's capabilities and expand the freedom.

The capability approach can be traced back to Aristotle, Adam Smith, John Stuart Mill and Karl Marx. But the approach in its present form has been pioneered by the economist and philosopher Amartya Sen. Another well known name in this domain is of the philosopher Martha Nussbaum (Robeyns 2005: 5). Though both of them have worked on capability approach, there are certain differences, which are discussed later in brief.

According to Sen, "The capability approach to a person's advantage is concerned with evaluating it in terms of his or her actual ability to achieve various valuable functionings as a part of living" (Nussbaum and Sen 1993: 30). The capability approach proposes that well-being and development should be discussed in terms of people's capabilities to function, that is, on their effective opportunities to undertake the actions and activities that they want to engage in, and be whom they want to be. These beings and doings, which Sen calls achieved functionings, together constitute what makes a life valuable. Functionings include working, resting, being literate, being healthy, being part of a community, being respected, and so forth. The distinction between achieved functionings and capabilities is between the realized and the effectively possible, in other words, between achievements and freedoms.

It is important for people to have the freedoms (capabilities) to lead the kind of lives they want to lead, to do what they want to do and be the person they want to be. With this freedom, they can effectively choose to act on those freedoms in line with their own ideas of the kind of life they want to live. For example, every person should have the opportunity to be part of a community and to practice a religion, but if someone prefers to be a hermit or an atheist, they should also have this option (Sen 1993: 30). Thus functioning and capabilities form the two main constituents of capability approach. Under this approach, ends have intrinsic importance, whereas means are only instrumental to reach the goal of increased well being and development (Robeyns 2005:6). The two concepts that are important to this approach is Functioning and Capabilities. Functionings are the "beings and doings" of a person, whereas a person's capability is "the various combinations of functionings that a person can achieve" (Robeyns 2003: 11). "A functioning is an achievement, whereas a capability is the ability to achieve (Sen 1987: 36).

A person's functionings and her capability are closely related but distinct. "A functioning is an achievement, whereas a capability is the ability to achieve. Functionings are, in a sense, more directly related to living conditions, since they are different aspects of living conditions. Capabilities, in contrast, are notions of freedom, in the positive sense: what real opportunities you have regarding the life you may lead" (ibid.).

The capability approach to well-being and development thus evaluates policies according to their impact on people's capabilities. It covers the full terrain of human well being. The capability approach identifies social constraints that influence and restrict both well-being. It does not evaluate exclusively on monetary terms.

The capability approach is also concerned with the freedom people have – to be whom they want to be and do what they want to do. Ultimately these are influenced by three Conversion Factors namely *personal characteristics* (e.g. metabolism, physical condition, sex, reading skills, intelligence) influence how a person can convert the characteristics of the commodity into a functioning. Secondly, *social characteristics* (e.g. public policies, social norms, discriminating practices, gender roles, societal hierarchies, power relations) and *environmental characteristics* (e.g. climate, infrastructure, institutions, public goods) play a role in the conversion from characteristics of the good to the individual functioning (Robeyns 2003: 12-13). Capability is thus closely related to the idea of opportunity, but, as Sen warns, this should not be understood in the limited traditional sense, but more as a positive notion of overall freedom.

Sen views freedom as primary end and as the principal means of development. This respectively called as “constitutive role” and “instrumental role”. The constitutive role of freedom relates to the importance of substantive freedom in enriching human life. It includes elementary capabilities like being able to avoid such deprivations as starvation, under-nourishment, escapable morbidity and premature mortality, as well as the freedoms that are associated with being literate and numerate, enjoying political participation and uncensored speech and so on. The instrumental role of freedom concerns the way different kinds of rights, opportunities, and entitlements contribute to the expansion of human freedom in general and thus promoting development (Sen 2000: 36-37). The two roles are interlinked by empirical connections, and the freedoms are related to each other.

There are five types of instrumental freedom. They are (1) political freedoms, (2) economic facilities (3) social opportunities (4) transparency guarantees and (5) protective security. They contribute to the general capability of a person to live more freely and serve to complement one another.

1. Political freedoms refer to the opportunities that people have to determine who should govern and on what principles, and also include possibility to scrutinize and criticize authorities, to have freedom of political expression and an uncensored press, to enjoy the freedom to choose between different parties, and so on.
2. Economic facilities refer to opportunities that individuals respectively enjoy to utilize economic resources for the purpose of consumption, or production, or exchange. The economic entitlements that a person has will depend on the resources owned or available for use as well as on conditions of exchange, such as relative prices and the working of the markets. The availability and access to finance can

be a crucial influence on the economic entitlements that economic agents practically able to secure. This applies to large enterprises to tiny establishments.

3. Social opportunities refer to the arrangements that a society makes for education, health care and so on, which influence the individual's substantive freedom to live better. These are important for the private lives as well as for effective participation in economic and political activities.
4. Transparency guarantees deal with the need for openness that people can expect: the freedom to deal with one another under guarantees of disclosure and lucidity (clarity). This is important because, in social interactions, individuals deal with one another on the basis of some presumptions of what they are being offered and what they can expect to get. In this sense, the society operates on some basic presumption of trust. Hence transparency guarantees are important.
5. Protective security is needed to provide a social safety net for preventing the affected population from being reduced to abject misery, and in some cases even starvation and death. The domain of protective security includes fixed institutional arrangements such as unemployment benefits and statutory income supplements to the indigent as well as ad hoc arrangements such as famine relief or emergency public employment to generate income for destitute (Sen 2000: 38-40).

All these freedoms enhance the capabilities of people. They supplement one another and further reinforce one another. Therefore these are important in development policies.

As said earlier, another well-known feminist philosopher, who has worked extensively on Capability Approach, is Martha C. Nussbaum. She conceives Capability Approach as a foundation for basic political principles that should underwrite constitutional guarantees (Nussbaum 2000: 71). Thus it focuses on what is common to all and see some capabilities as more central, more core to human life than others (Nussbaum and Glover 1995:63). According to Nussbaum, Capabilities Approach directs us to examine real lives in their material and social settings. Therefore this approach does not ignore problems faced (by women) like the previous approaches.

She gives two lists of capabilities, which she refers as the 'two thresholds'. Level one is called *The Shape of Human Form of Life*. First set is a list which is a ground-floor or minimal conception of the good. It includes Mortality, the Human body, Capacity for pleasure and pain, Cognitive Capability, Early Infant Development, Practical Reason, Affiliation with other human Beings, Relatedness to other species and to Nature, Humour and Play, Separateness, Strong Separateness. This is a list which is important that life would not be human without them. It is a part of any life. The above given list is "a threshold of capability to function beneath which a life will be so impoverished that it will not be human at all" (Nussbaum and Glover 1995:75).

The second threshold is somewhat higher, “beneath which those characteristic functions are available in such a reduced way that, though we may judge the form of life a human one, we will not think it a good human” (Nussbaum and Glover 1995: 81). Therefore the society provides with the capability of bare minimum, i.e., the first threshold and the public policies makes the people to move above to second threshold. This is a movement from human life to good human life. In many cases, this movement is supplied by the citizen’s own powers of choice and self-definition. But this cannot happen under certain social conditions like mindless forms of labour and traditional hierarchical gender relations (ibid.)

The Second threshold consists of basic functional capabilities at which societies should aim for their citizens and which the quality of life measurements should measure (Nussbaum and Glover 1995: 82). This she calls as Basic Human Functional Capabilities, which consists ten points.

1. Being able to live to the end of a human life of normal length, not dying prematurely, or before one’s life is so reduced as to be not worth living.
2. Being able to have good health; to be adequately nourished; to have adequate shelter; having opportunities for sexual satisfaction, and for choice in matters of reproduction; being able to move from place to place.
3. Being able to avoid unnecessary and non-beneficial pain, so far as possible, and to have pleasurable experiences.
4. Being able to use the senses; being able to imagine, to think, and to reason-and to do these things in a way informed and cultivated by an adequate education, including, but by no means limited to, literacy and basic mathematical and scientific training. Being able to use imagination and thought in connection with experiencing and producing spiritually enriching materials and events of one’s own choice; religious, literary, musical and so forth.
5. Being able to have attachment to things and persons outside ourselves; to love those who love and care for us, to grieve at their absence.
6. Being able to form a conception of the good and to engage in critical reflection about the planning for one’s own life. This includes, (for women) today being able to seek employment outside the home and to participate in political life.
7. Being able to live for and to others, to recognize and show concern for other human beings, to engage in various forms of social interaction; to be able to imagine the situation of another and to have compassion for that situation; to have the capability of friendship.
8. Being able to live with concern for and in relation to animals. Plants, and the world of nature.
9. Being able to laugh, to play, to enjoy recreational activities.

10. Being able to live one's own life and nobody else's. This means having certain guarantees of non-interference with certain choices that are especially personal and definitive of selfhood, such as choices regarding marriage, childbearing, sexual expression, speech and employment.
- 10a. Being able to live one's own surroundings and context. This means guarantees of freedom of association and freedom from unwarranted search and seizure; it also means a certain sort of guarantee of the integrity of personal property, though this guarantee may be limited in various ways by the demands of social equality, and is always up for negotiation in connection with the interpretation of the other capabilities, since personal property, unlike personal liberty, is a tool of human functioning rather than an end in itself (Nussbaum and Glover 1995: 83-84).

According to Nussbaum, a life that lacks any one of these capabilities, no matter what else it has, will not be a good human life. Therefore to build the capabilities of citizens to perform various important functions should be the aim of public planning.

The differences between Sen's approach and Martha Nussbaum's approach have been well brought out by Ingrid Robeyns (2005:23). He observes that Nussbaum enters the capability approach from a perspective of moral-legal-political philosophy with the specific aim to argue for political principles that a government should guarantee all its citizens through its constitution. Whereas Sen who was doing some much more applied work on poverty and destitution in developing countries, brings capability approach closer to economic reasoning than Nussbaum's political approach. However Robeyns gives the following four differences through which these differences are manifested.

1. Whereas in Sen's work the notion of capabilities is primarily that of a real or effective opportunity, in Nussbaum's notion of capability there is more attention to people's skills and personality traits as aspects of capabilities.
2. Nussbaum specifies a list of ten central human capabilities: 1. Life; 2. Bodily health; 3. Bodily integrity; 4. Senses, imagination and thought; 5. Emotions; 6. Practical reason; 7. Affiliation; 8. Other species; 9. Play; 10. Control over one's environment. Whereas Sen does not endorse any list of capabilities.
3. According to Nussbaum, her work on capabilities provides people/citizens with a justification to demand from their government. Whereas Sen's work lack this content as it is wider in scope.
4. Nussbaum does not endorse the agency-wellbeing like Sen.

These differences makes Sen's version of the capability approach broader and more general framework in comparison to Nussbaum's. (Robeyns 2003:6)

Sen's approach has less specified theoretical pretensions. It is a framework but not a theory. "For Sen, a list of capabilities *must* be context dependent, where the

context is both the geographical area to which it applies, as well as the sort of evaluation that is done. Applications of Sen's capability approach can be very diverse. They can be academic, activist, or policy-oriented. They can be abstract and philosophical, or applied and very down to earth. They can be theoretical or empirical. These applications can concern social, political, economic, legal, psychological or other dimensions of advantage, either all taken together, or considering only a few. The capability approach can be specified for a global or a local context. And so forth" (Robeyns 2003: 37).

Sen argues that in social evaluations and policy design, the focus should be on what people are able to do and be, on the quality of their life, and on removing obstacles in their lives so that they have more freedom to live the kind of life which, upon reflection, they find valuable (Robeyns 1993:5). Therefore capability approach is unique and broad from the other approaches. While making a judgement about the individual, his well-being, social policies and so forth are considered and the approach which evaluates exclusively from monetary terms is rejected. The capability approach also identifies social constraints that influence and restrict both well-being as well as the evaluative exercises. The capability approach can be used to measure poverty or inequality, or can be used as an alternative for traditional utilitarian cost-benefit analysis.

1.3 Human Development and Women:

Earlier in the discussion, it is clear that the Human Development approach recognizes the role of women in the economy and development. It realizes that as long as women are excluded from the development process, development will remain weak and lopsided. In 1995, the UNDP introduced two new indices: a Gender-related Development Index (GDI) and a Gender Empowerment Measure (GEM). The Gender-related Development Index adjusts the average achievements in the same three dimensions that are captured in the HDI, to account for the inequalities between men and women. The Gender Empowerment Measure focuses on opportunities and captures gender inequality in three key areas: 'Political participation and decision making power', as measured by women's and men's percentage shares of parliamentary seats; 'Economic participation and decision-making power', as measured by two indicators—women's and men's percentage in employment as legislators, senior officials and managers and women's and men's percentage shares of professional and technical positions; and 'Power over economic resources', as measured by women's and men's estimated earned income (PPP US\$)³. The GEM was intended to measure women's and men's abilities to participate actively in economic and political life and their command over economic resources.

The Human Development Report of 1995 emphasized the situation of women in the economy. The message of the report was "Human development, if not engendered, is endangered". It asserted that "human development is a process of enlarging the choices for all people, not just for one part of society" (HDR 1995:1). This clearly puts women

in the equal footing as men in the development discourse. This report says that the development policies become unjust and discriminatory if most women are excluded from economic and political opportunities. It considers women as “agents and beneficiaries of change” (HDR 1995:2). Thus expanding women’s capabilities and empowering them to exercise their choices is the way to contribute to economic growth and overall development (ibid.). Women are treated as dynamic promoters of social transformations that can alter the lives of women and men, children as well as adults. The agency of women can play important role in removing the inequities that depress the well-being of women. Women’s well-being is strongly influenced by such variables as women’s ability to earn an independent income, to find employment outside the home, to have ownership rights and to have literacy and be educated participants in decisions within and outside the family. These different aspects add force to women’s voice and agency-through independence and empowerment.

On similar lines with HDI, it has developed Gender Development Index (GDI) and has ranked 130 countries on global scale. This study shows that women still do not enjoy the same opportunities as men. Sweden has secured the top rank with GDI value 0.92, compared to maximum possible value of 1.00. The 32 countries after the top countries have their GDI values dropping by 0.80. and more than 45 countries have GDI value of 0.5. This shows that women still have not achieved gender equality and they suffer double deprivation of gender disparity and low achievement.

The countries that do well on the GNP per capita have a bad score when it is adjusted to the Gender Development Index. For example, India and Kenya have the same GNP per capita. But the female literacy rate is 36% in India and 67.8% in Kenya. The earned income share of women is 25.7% in India and 42% in Kenya. Similarly, the GNP per capita for Pakistan, Zimbabwe and Honduras is exactly the same. But the female literacy rate in Pakistan is 23%, 60% in Zimbabwe, and in Honduras, it is 71.6%. The proportion of income earned by women is 20% in Pakistan, 24% in Honduras and 35% in Zimbabwe (Nussbaum, 2000:61).

GDI and Gender Empowerment Measure reveal that gender equality is a measure of and means for human and national development.

Almost all countries have prepared a comprehensive report on of their respective. The table given represents the HDI and GDI of India.

Estimated HDI and GDI for India - 2006 and 1996

Year	Human Development Index	Gender Development Index
2006	0.648	0.633
1996	0.584	0.568

Source: Gendering Human Development Indices: Recasting the Gender Development Index and Gender Empowerment Measure for India, Ministry of Women and Child Development, Government of India

The estimates of HDI and GDI show a rise in the level of both human development and gender development in India between 1996 and 2006. The value of the Human Development Index increased from 0.584 in 1996 to 0.648 in 2006. The Gender Development Index is the HDI adjusted for disparities between women and men and the estimated GDI score for India is lower than the HDI score at both points of time due to the existence of gender based disparities in all three dimensions. However, GDI scores show a significant increase from 0.568 in 1996 to 0.633 in 2006 (GOI 2009:6).

Gender Empowerment Measure (GEM) is intended to measure women's and men's ability to participate actively in economic and political life and their command over economic resources. It focuses on opportunities and captures gender inequality in three key areas, 'Political Participation and Decision-making Power', 'Economic Participation and Decision-making Power' and 'Power over Economic Resources'. The aggregate score for GEM for India was 0.413 in 1996 and 0.451 in 2006 (GOI 2009:11).

GEM Scores for India, 2006 and 1996

Year	PI	EI	PoERI	GEM
2006	0.581	0.452	0.319	0.451
1996	0.566	0.442	0.231	0.413

Source: Gendering Human Development Indices: Recasting the Gender Development Index and Gender Empowerment Measure for India, Ministry of Women and Child Development, Government of India

Note: **PI** = Index of 'Participation in Political Arenas & Decision Making', **EI** = Index of 'Economic Participation and Decision-making Power' (based on three indicators for 2006 and two indicators for 1996 as data for men and women judges was not available for 1996), **PoERI** = Index of 'Power over Economic Resources', **GEM** = Gender Empowerment Measure

Scores for the three composite indices, Index of 'Participation in Political Arenas and Decision Making Power' (PI), Index of 'Economic Participation and Decision-making Power' (EI) and Index of 'Power over Economic Resources' (PoERI) are also presented in the above table. The scores are highest for PI at 0.566 and lowest for PoERI at 0.231 in 1996. While all three indices reflect an increase over the decade, there is only a small increase from 0.566 in 1996 to 0.581 in 2006 for PI and from 0.442 in 1996 to 0.452 in 2006 for EI. However, the Index of 'Power over Economic Resources' (PoERI) while still low, increases significantly from 0.231 in 1996 to 0.319 in 2006.

Scores and ranks obtained for HDI, GDI and GEM and the dimensions that comprise these indices, reveal gender-based disparities that can meaningfully be used by policy-makers and analysts. Human and gender development indices can be used as tools to re-allocate resources for programmes and schemes designed to correct gender gaps at all levels of governance through monitoring and tracking progress regu-

larly and ensuring implementation; provide access to assets and income earning opportunities for women such as providing right to work to all citizens; provide access to work at decent wages to enable exit from poverty and thereby reduce gender disparities in work and standard of living; provide access to safe drinking water to reduce the disease burden; and provide access to health facilities and timely access to medical care to reduce gender disparities in morbidity and mortality (GOI 2009:14).

From the above discussion, we can infer that the concept of human development is much broader than the conventional debates of economic development. Economic growth models were more interested in expanding GNP rather than enhancing the quality of human lives. They were gender neutral. Increase in income was itself a sign of development. People were not the centre of their arguments. With the advent of human development approach in 1990s, human beings and not income, for the first time came to the forefront. Income was a means to achieve the well-being of human beings and not an end. This approach gave equal prominence to women, who were hitherto neglected in the earlier debates. They were treated as equal beneficiaries of development.

The earlier debates of classical and neo liberalism favoured the organised sector. It assumed that the traditional sector would be absorbed by the modern sector. Hence they gave importance to industrialization in a massive scale. But this proved to be wrong and the existence of informal sector in the developing economies was identified. The dualist models of development that ensued proposed that the informal sector is a transitional phenomenon. But this was also proved to be strong with informal sector growing stronger day by day.

It was also seen that women were in large number in the informal sector than the formal sector. This was mainly because women lack education, skills, property entitlements, etc., that empowers them to enter formal economy. Thus through mechanization and demand for skilled workers, classical and neo-liberal debates have excluded women from the development process.

Thus all these debates failed to include women in the development process. It was assumed that the benefits of development would trickle down on its own and would reach all people irrespective of caste, gender, class, region, etc.

The human development approach that followed brought human beings to the centre of development debates. The lives of the people, their health, education and the income they earn to have a valuable life was considered as indicators of development. Women were included in the process and the well-being of women measured in terms of the above indicators was considered. Bifurcation of formal and informal is absent in this approach, but development of people - both men and women, in terms of human development indicators are the main criteria to understand a country's progress.

In the meantime, many post modern studies have proved that women as a group are not homogenous. Their life is influenced by caste, class, age, etc in the society.

Human development approach realized the importance of women in the development, attempts to understand the position of women in society and emphasizes the empowerment of women in all fields, namely political, social and economic.

The earlier debates only gave constitutional protection to women in her work place like Minimum Wages Act, etc. But they did not make any attempt to empower them and include in its policy making. Thus with human development approach in general and Amartya Sen's Capability approach in particular, the present study concentrates on the women who are working in the informal sector. The earlier studies show that the neo liberal policies of 1990s have given rise to increase in self employment and women are found more in number as self-employed. Our study concentrates on these women, who are beyond any constitutional provisions. An attempt is made to understand her life in her workplace which again is not under the constitutional purview.

Many studies are found to the subjects mentioned above. Some studies that are relevant to our study are considered in the proceeding section.

1.4 Literature Review:

There have been various attempts to include women in the economic development. Efforts have been made not consider them as mere consumers but also as the contributors to economic development. There have been efforts to get recognition to the household work that a woman does. Women's domestic work has been so far omitted from the national income statistics. It is not regarded as belonging to the labour force (Boserup 2008:148). These activities are termed as caring activities and not economic activities. This aspect is seen as being biological and not as a social construct. The women who go out for work still undergo double drudgery and work more than 15-16 hours a day. They contribute to the family and society by their caring activities, which are not considered to be productive, as they do not fetch income. In spite of various efforts to uplift the conditions of women, they still lag behind in many aspects. This is more pronounced through feminisation of poverty, segmentation of work, wage discrimination etc.

Women are found working in large numbers in the economy. If we go by the dichotomy existing in the economy about formal and informal sector, we find majority of women working in informal sector (SEWA 1989, Ghosh 2009) Formal sector is defined generally as the sector that provides security to its employees. Whereas, informal sector lacks the main component of security. The discussion about the meaning and differences as well as the changing definitions of informal economy has been discussed elaborately in the subsequent chapter.

As said earlier, women are found in large number in informal sector. One main segment where women are generally found in large number is in the area of selling perishable goods like vegetables and fishes etc. These women are in the periphery of the economic domain. They have been marginalised and confined to selling of perish-

able goods. Hence related works on women and development, and women in informal economy, human development approach and informal economy have been reviewed in the following section.

These can be reviewed under three main classifications under the respective classifications under the same titles. But, this does not mean that the subjects are compartmentalized in its strict sense. Because, the subject - informal in these literature is sometimes discussed in the context of women and development and sometimes under women and informal economy and vice versa. And it is observed that almost all the literature about informal economy discusses about women's participation in unorganised sector.

Women and development:

Ester Boserup 2008 [1970] in her pioneering work on women, *Woman's Role in Economic Development*, has asserted the role of women in the economic development. She has concentrated on women's contribution to agricultural and industrial development by examining the conditions of women of the third world. She has also looked into the concept of development and analysed what development means to women. Development is seen as gradual movement of population from village to town, accompanied by a fundamental change in domestic activities of women. Development can also be seen as a gradual movement of population from agriculture to non agricultural occupations.

Her empirical study has put forth that the status of women in the third world has changed owing to the patriarchal system of their colonizers. That is to say that women have lost their status under European rule. Therefore women are excluded from education. As a result they will be hired for usually unskilled, low wages jobs in modern industries. Hence they are found more in bazaar and service sector than in modern sector.

She identifies the influence of caste on women's work. The women of low caste families and from tribal groups are found more in number working as laborers. Women are preferred to men in these jobs as there is scope of wage discrimination here.

Towards Equality: Report of the Committee on the Status of Women in India (1974), opines that to appraise the women's economic roles, their socio-economic status must be taken into account. Social structure, cultural norms and value systems are important determinants of women's roles and their position in the society. It says women in India cannot be treated as a homogeneous group because of our highly complex and extremely diversified society.

Though economic status is an indicator of society's stage of development, this does not mean that all development results in improving women's economic status. This is again because women's activity is affected by social attitudes and institutions.

The Committee identifies technology and modernisation as main causes for the decline in women's employment in industries. Training in industries is imparted only to men, ignoring women. Women are displaced by men and machines in industries. Lack of education and the lack of training opportunities are the main obstacles to women adjusting to the new methods of production. The Committee recommends in the background of its survey a well-defined Policy to include women in national development.

In the article, *Gender, Quality of Life and Growth in Asia 1970 to 1990* (2002), Stephanie Seguino says - as per capita income arises, more resources can be shared with women: 1. at the household level, because higher incomes leave more resources for female members of the family, who previously received smaller share; 2. due to higher levels of government spending, there is increase female access to education and health care, 3. because of job creation there is disproportionate benefits to women and as a result women have more bargaining power and are seen as more economically valuable.

Maithreyi Krishnaraj in *Women Craft Workers as Security Family Subsistence* (1992), is of the opinion that caste and the family-kinship units have served traditionally as instruments of subordination for women both in family and in the economy. Men from the families where traditional crafts are followed, may look at the alternative work than the less remunerative craft work. But, women of these families tend to remain bound to these activities by traditional patterns of rights and obligations. And under circumstances of economic insecurity, women's work acts as a shock absorber.

The *Human Development Report* (1995), declared Human Development if not engendered, is endangered. It introduced two concepts- Gender Development Index and Gender Empowerment Index to measure the extent of women's equality in the world. It proposes equality of rights between men and women. And also asserts that women should be regarded as agents and beneficiaries of change and widens choices for both women and men.

In Naila Kabeer's *Reversed Realities: Gender Hierarchies in Development Thought* (1996), there is a detailed and critical study of the gender in the development thought. The author identifies two areas where women's role in development received particular attention in the beginning of 1970s. First was food and the second was the population. Such research on food and population helped to establish the links between women's issues and economic development, giving legitimacy to the idea that women's issues have economic implications. The advent of Women in Development approach (WID) in the international arena represented an infusion of new ideas aimed at influencing prevailing development policy.

Development processes have generated many different kinds of social inequalities, but gender is present in some form in all of them. She refers to Jain, who pointed out that gender inequality pervaded all other forms of inequality – economic, racial, ethnic, religious – so that any attempts to address it would also address these other forms.

According to Autrobus, the strongest case for the focus on the poor third world women is that in her we find the conjuncture of race, class, gender and nationality which symbolizes underdevelopment. Women of third world offer the viewpoint from below, a viewpoint that can help to realign development paradigms more closely to 'the real order of things'. Without a structural transformation of the lives of the poorest and the most oppressed sections of all societies, there can be neither development nor equity. A 'reversed' development which starts from the priorities of poor places human life and human well being at the forefront of planning process. This is because development is measured by the extent to which a human well being of people is assured.

R.Indira's *Mahile, Samaja Mattu Samskriti* (2002) discusses about the social institutions like family, religion, education, political and economic institutions and entertainment that are marginalizing women. The patriarchal system does not give women her rights in the society. It has contradictions within itself. The inequality existing in economic and political institutions has made women passive in development.

Education which is a fundamental right is cannot be accessed by all. There are more educational opportunities available to males compared to females. In India only 39.47% of total women population is literate. This shows the existing inequality in education between males and females.

Mridul Eapen in *Women and Work Mobility: Some Disquieting Evidences from the Indian Data* (2004), discusses about the problems of women and the reasons for them. The gender division of labour and Familial patriarchal interests which is prominent in domestic sphere like housework and child caring is carried forward in the non-domestic sphere like education and employment and profoundly affects women's access to education and its level/types. We can make out discrimination against women in the labour market in the form of sex segregation of occupation and little vertical mobility over time. This makes women to be considered as secondary earners with husbands to support them and their children.

Even globalising has not helped to reduce inequalities in income across people, rural and urban areas and states in the country. Poor women are still hit by the patriarchal structures that promotes wage discrimination and occupational segregation. Social, cultural, historical and economic factors all play a role in determining the pattern of occupational segregation. Thus in this article the author identifies the patriarchal family set up as a prime cause for the women's subordinate position even in the labour market.

Shanta Kohli Chandra's article *Women's Development-Problems and Prospects* (2007) identifies women as vital in India's national economy. But the distribution of the benefits of the development is not equal and therefore they have to be taken care of as a special group with special attention. the author also recognises that the labour force participation for women among SCs and STs are higher than their male counterparts.

In *Non-Conventional Indicators of Gender Disparities Under Structural Reforms* (2007), the authors Shobna Sonpur and Ravi Kapur, recognise that the burden of work and family maintenance for many women in developing countries is strenuous. Women's productive work is unrecognized and new economic policies have made women's labour even more invisible and increased their work burden to the point of affecting their health and nutritional status. They quote Elson who says that it is women who have to had to be the shock absorbers of the SAP (Structural Adjustment Programmes). Due to rigid sexual division of labour, women along with performing their traditional role also earn income, thus working for longer hours a day.

In the paper, *Household Response to Gender Issues: A Survey on Households of Female EPZ Workers in Bangladesh* (2007), Salma Chaudhuri Zohir puts forth that women have significantly more mental stress and lower level of well-being than men. The education level as well as increased income reduces stress and increases well-being. This paper, basically a study on migrants, says migrant women have higher levels of stress than the locals.

Swapna Mukhopadhyay's *Status of Women Under Economic Reforms: The Indian Case* (2007), is a study of impact of reforms on the women. The author says such a study on the impact of reforms in India is difficult given the enormous diversity of its people, in terms of ethnicity religion, social norms and cultural practices.

The increase in the price of essentials under the reforms - private sector profit driven motives would be disadvantageous to lower income groups who have no cushion against adverse changes in economic conditions. As women face intra household inequalities in terms of access to resources and workload, any adverse consequences for these households affects women more adversely. Thus economic policy changes likely results in gender differentiated impact through the direct impact on labour market and through changes in economic and social environment within which the women's reproductive work is carried out in the domestic sphere and in the social sector.

Modernisation has increased female work participation especially in EPZs or export oriented production. Women are preferred due to their docility and inability to protest against discomfort. In spite of this, women are positive about their new roles outside the households, about new social networks, new experiences and increased self-confidence.

Towards Integration? Gender and Economic Policy (2007) by Ratna M. Sudarshan opines that economic activity is built on existing social norms and networks. These were ruled by patriarchy and traditional sources of gender bias. They imposed constraints on women's behaviour. But in return guaranteed security and protection. During modernisation, there is loss of traditional social supports. This has to be compensated by new systems of security along with the new dimensions of freedom and autonomy. There we have to pick the best from the old and the new.

Liberation was supposed to increase participation of women and would lead to a change. But it is not up to the expectation. To some extent this is limited to women who are drawn into global connections at a high end and have enabled to change their participation in social and economic spheres in substantive ways. But for the large majority of women who gained a global connection at the low end, for home-based workers or women in EPZs with no prospect for any mobility, this is not of any help.

Women and Informal Economy:

National Commission On Self-Employed Women And Women In The Informal Sector (1974) has carried out extensive study of women working as self-employed or the women working in unorganised/informal sector. The Report makes many recommendations based on its study. It proposes that enhancing the ownership and control over productive assets by women will help tremendously to achieve their empowerment and economic well-being. Apart from that every agency of the Government should ensure that their every planned resources and programmes benefit men and women equally. The Commission realized the credit constraints that the self-employed women have and recommends that the banking policy should be implemented in favour of women with greater amount of flexibility. Women vending perishable goods need small credits for which the Government should devise suitable channels to disburse small loans to food, vegetable and other perishable items' vendors. Thus to improve the status of poor women, creation of social and political will is inevitable.

Changing Employment and Living Conditions of Women Workers (1976) by B.R.Patil, discusses about the living conditions of the working women. Women in patriarchal societies enter the wage earning employment mainly with a view to supplement the inadequate earnings of the head of the household and other male members, if any, of the household. It is rightly pointed out that women working in factories, mines and plantations seldom seek work except for economic reasons. They are not courting a career for the sheer love of working. When women work it is mostly to ease the economic strain of feeding their families. That is, women seek jobs out of financial necessity.

Michele Hoyman in *Female Participation in the Informal Economy: A Neglected Issue* (1987) has focused on the two areas of female participation classified as irregular and as household in America. He says its difficult to assess if women participate as much as, more than or less than males. The difficulty is due partly to the conceptual and practical ambiguity about the distinctions between some of the activities in the informal economy and those in the formal, as well as between some of the different sectors of the informal. But any analysis of women's contribution to work that does not take account of the informal economy will be seriously flawed.

Lorena Nunez in *Women on the Streets: Vending and Public Space in Chile* (1993) says that informal sector is constantly being built up and transformed by people's own organised responses to given situation or crisis. Therefore, people in informal

sector are making choices and actively guiding their strategies to that sector. Hence, people in informal sector are not passive, ignorant or incapable and they do not always aim to enter formal sector. This article examines the characteristics of street vending undertaken by women in Chile. It observes that women enter informal sector when the men are unable to provide support to family. The participation of women in informal sector increases at the time of economic and social crises. They come to informal sector when their subsistence is endangered.

In *Women in Informal Sector: A Case Study of Vendors (2000)*, V. Vanaja has studied the informal sector and the social conditions of the women primarily engaged in the selling of agricultural products like vegetables, fruits and flowers. The area of study is Mysore and she has considered vendors found in revenue and non-revenue markets. She has examined the social and economic conditions of vendors and the obstacles they have. The research also studies about the development plans of the country and through this she has analysed that the development policies have not helped the women vendors in any way to further improve their condition.

In *Women in Informal Sector in Kerala Need for Re-examination (2001)*, Mridul Eapen, says that as there is no guarantee of the work in informal sector. The irregularity of work intensifies the constant search for more secure employment, and women will get into different types of activities moving between wage work and self-employment and also self-provisioning in their attempt to protect themselves against the insecurity of no-work and declining real incomes. She also identifies that low paid occupations for lower caste people is aggravated by gender, a syndrome that must be broken.

Martha Alter Chen, Joann Vanek, Marilyn Carr in *Mainstreaming Informal Employment and Gender in Poverty Reduction: A Handbook for Policy-makers and Other Stakeholders (2004)*, focuses on the links between being informally employed, being a woman or a man and being poor, and on the changing nature of informal employment. Informal employment which is a feature of modern capitalist development, and not just a residual feature of traditional economies, is still expanding in new guises and in unexpected places. And in all developing nations, self-employment comprises of greater source of informal employment.

Informal employment is the large source of employment to women than to men in the developing world. Her income is the major component of income in the poor households. But their economic activity is not fully enumerated in many countries.

Mukul Mukherjee in *Women and Work in the Shadow of Globalisation (2004)* has tried to analyse the impact of globalisation on the women. As modern methods of production are introduced and as new products enter the market, many traditional products lose their appeal and markets. As a result, skills and occupations related to these products also lose ground. This causes displacement of large number of women workers dependent on traditional sectors. Lack of requisite resources and capabilities

prevent them from seeking compensatory employment in the newly emerging areas in modern industry. Thus informal sector, having its own drawbacks and uncertainties, acts as their only refuge.

Anjanappa, in his book *Mahile Mattu Dudime* (2006) studies about the social and economic conditions of women labourers working in ginning factories in Karnataka. The author says that though cotton ginning factory is included in the organised sector, women labourers are not given any social securities and they are not allowed to form a trade union. Even welfare schemes that are supposed to be provided to the workers according to the legislation are not in place. The study has identified that there is a gradual decrease in cotton production in the state, which has led to the closure of many cotton ginning factories in the state. Therefore many women labourers, dependent on these factories face unemployment problem.

In *Liberalization and the women worker* (www.sewa.org, accessed on April 1, 2008) the authors Renana Jhabvala and Shalini Sinha, have tried to understand the effects of liberalisation on the sectors that are concentrated by women. Liberalisation has brought inequalities in economic opportunities. It has made women visible with feminisation of labour. For most of the women, there is poor quality of employment and there are no opportunities for skill development. Liberalisation has displaced many people and in some sectors has caused loss of employment without creation of new employment. Manual workers are replaced by mechanization and women are displaced by men who run the machines. There are some sectors where the employment opportunities have increased for women. But she is being paid less than men, sometimes much below the minimum wage level. Hence the authors opine that women should be helped to organise so that their voice is heard in the economic affairs and help them grow.

Tiplut Nongbri in her *Gender, Matriliny and Entrepreneurship: The Khasis of North East India* (2008), feels that colonization has opened up new opportunities for women to work through introduction of education and expansion of market. But educated women entered the government sector, nursing, teaching etc., and the less privileged women found their way into the market as traders in petty goods, which could not rise above the subsistence level. But it provided economic independence and social advancement to the women. Women who enter such trade activities can be considered as entrepreneurs. This is because entrepreneurship is a specialized economic activity which largely owes its success to the personal qualities of the actor such as the ability to change, to adopt, and willingness to experiment and take risks.

Panchanan Das,; Byasdeb Dasgupta and Biswas, Pradeep Kumar in *Gender and Labour: Post-reform Scenario in India* (2009), discusses about the labour relations in India. They say that labour market flexibility has increased in the developing countries following neo-liberal reforms. And labour distortions – namely informalisation of work and feminisation of labour, are the result of integration of domestic economies of the developing nations into the global economy. This has increased the proportion of

women workers who are denied social security to which they are legally entitled. This is due to their increasing global exposure.

Jayati Ghosh's *Never Done and Poorly Paid: Women's Work in Globalising India* (2009), views the important changes in the nature of women's work in the recent phase of globalisation since 1990s. There has been change in the productive structure and labour markets in developing world. Governments are not willing or able to use macroeconomic policies to maintain or expand employment. Formal employment has stagnated. This has increased self-employment, which has impact on the lives of women.

Apart from these issues, there is poor status women in human development in most part of the country. This indicates that the feature of Indian economic development has been exclusion: exclusion from control over assets, from the benefits of economic growth, from the impact of physical and social infrastructure, from education and income generating activities. All these have adverse effect on the working women.

Jayati Ghosh in the article *Informalisation and Women's Workforce Participation: A Consideration of Recent Trends in Asia* (website: www.unrisd.org, accessed on Jan 7th, 2009.), says that the responsibility for social reproduction ensures that the vast majority of women are inevitably involved in some kind of productive and /or reproductive activity. Inadequate attention is paid to the conditions of women's work and their implications for the general material conditions and well-being of women.

The author observes that typically work in informal sector is less remunerative and under conditions which are inferior to organized sector work. Workers, especially women, who are increasing in informal sector are outside the reach of labour legislation or trade union organization and are more vulnerable.

Informal Sector:

Jan Breman, in his noted article about informal sector *A Dualistic Labour system? A critique of the 'Informal sector' Concept* (1976), consisting of three parts examines the utility of the concept of 'Informal sector'. He argues that any attempt to demarcate the informal sector will give rise to numeral inconsistencies and difficulties. This makes us overlook the unity & totality of the productive system. He assumes that low social positions and informal sector activities are likely to go hand in hand. Breman is of the opinion that it is the low rate of industrialization and the presence of surplus labour that are the reasons for the shaping of dualistic system in the cities of the third world.

Breman identifies that informal economy consists not only of women, but also the old the young and the maimed. Hence the analysis at the family level is also essential for the proper understanding of their living condition.

In *Informal Sector: Concept and Policy* (1980), as the name itself suggest T.S.Papola has discusses about the concept of informal sector in the urban context.

According to him, in spite of technological improvement and industrialisation, most of the industrial centers in the developing countries continue to have non-formal and non-organised units. Informal sector provides opportunity to the abundantly available human capital that lacks social and economic endowment. Hence this sector can tackle the problems of unemployment, poverty and inequality.

Pahl, E. *Does Jobless Mean workless? Unemployment and Informal Work* (1987), opines that hidden, submerged, irregular, or informal sector comprises the work that governments are find difficult to tax effectively and these elude economist's analysis and measure. British tax authorities have emphasized that because by this kind of employment is an important source of tax revenue is lost. Therefore encouraging small businesses and self employment leads to the growth of hidden economy and loss of tax revenue.

In *The Pursuit of Informal Economies* (1987), Miller, feels that the informal economy has not been properly understood. Formal economy pays no attention to human interaction, social associations or institutional life. Too much attention on the corporate economy has deemed other economic activities as deviants and aberrations and not as important parts of the economic sustenance of many people.

Vinay D.Lall, in his book *Informal Sector in the National Capital Region* (1989), recognizes the fact that there is a parallel growth in the informal sector along with the growth in formal sector. Even the government has given little attention towards the development of informal sector. With this background, in this study, informal sector is defined as one whose development needs, including infrastructure, finance, etc., are not taken into account by the government in the preparation of regional development and investment plans. Not only this, these informal clusters do not necessarily have forward and backward linkages with the formal sector as defined earlier about informal sector by ILO and other conventions.

In *Changing Perceptions: Writings on Gender and Development* (1991), Tina Wallace with Candid March, has traced the trajectory of the incorporation of women in the development plans and analyses them thoroughly. They argue that women should also be allowed to participate in formulating development policy. Under structural adjustment, cuts in public expenditure and welfare spending, increases a woman's domestic workload. This prevents her from competing effectively and taking the advantage of any new economic opportunities. The evidence for the impact of structural adjustment suggests that within the most vulnerable groups it is women who are being the hardest hit in terms of experiencing both greater poverty and increasingly heavy work load.

Footloose Labour: Working in India's Informal Economy (1996) is Jan Breman's well known work about the mobility of labour in Gujarat. This is an anthropological study of the agricultural labours working in the non-agrarian jobs in the cities. The people of Halpati, a caste of agricultural labourers, are loosing jobs in agriculture.

The men folk leave the village to earn livelihood outside agriculture and women of this community are left behind to do the reproductive and caring tasks in the households. This factor has increased the inflow of labourers in the urban and rural south Gujarat. Those who are able to learn the new skills are given training and the rest of them who cannot pick up the new skills do the jobs that require heavy and prolonged physical effort. There is mobility of labour between rural areas to urban areas. The author calls such labours as Footloose labours. He discusses about the advantage they have by not getting committed to work only in a particular industry and the freedom they have to move in and out of the employment and concludes that the proletarian mass at the base of the economy do not accept the work regime laid upon it.

Ishita Mukhopadhyay's article *Calcutta's Informal sector: Changing Pattern of Labour Use* (1998), discusses about the labour in Calcutta city with increased informal activities during the last few decades. Labour organisations are much stronger in this state and labour movements have included the workers in this segment. She finds out that in Calcutta, there is growth of self-employment in informal sector, partly due to land reforms programme during the Left front. And this is conducive for poor unskilled labour to survive in the recessionary trend in the industrial sector.

S.Narasimhan's article, *The Informal Sector: Significant but Struggling for a Place and Recognition* (2000) attempts to understand the intricacies of informal sector and developments in formalizing the structure of informal sector and its necessity.

Informal sector consists of multitude of people found on city streets, sidewalks and back lanes in the less developed countries, petty traders, street vendors, coolies and potters, barbers, shoe-shine boys, etc. This sector has been responding to the changing conditions in the modern sector and is growing constantly. Hence the author advocates incorporating informal sector in the modern economy. And even the externalities of the informal sector must also be given due attention. This process in the long run would accelerate the nation-building process.

Globalization and the Informal Economy: How Global Trade and Investment Impact on the Working Poor (2002) by Marilyn Carr and Martha Alter Chen, shows how globalization tends to lead to shifts from secure to insecure forms of employment and to more precarious forms of self employment. It concentrates on how liberalization has its impact on the informal economy with special reference to women workers and producers. For some it has provided with new opportunities whereas some have lost their jobs or markets. It also recognises that globalization can indeed lead to new opportunities in the form of new jobs for wage workers and new markets for the self-employed.

Informal Economy Centrestage: New Structures of Employment (2003) is an edited work by Renana Jhabvala, Ratna M. Sudarshan, Jeemol Unni. In this work there are studies of the households of informal economy from Ahmedabad. Informal activities that are largely found in developing nations complicate the analysis of economic and social systems.

The self employed workers in informal sector affect the supply side of wage equation. If they offer themselves for wage employment, they would bring down the wage rate. Therefore self employed of the informal sector also constitute the labour market. Both dichotomy of formal & informal is a caricature of the economy. Hence the term “Informal Sector” is giving way to the term “informal economy”.

Barbara Harriss-White’s *India Working: Essays on Society and Economy* (2004) analyses India’s working pattern in unorganised sector especially located in towns and villages. She says in households with few assets, people are compelled to work to reduce dependency. Hence highest proportions of female and child employment are found. But educated women in propertied classes are withdrawn and secluded.

An attempt is made here to understand ‘how accumulating classes are able to exploit others and to induce other classes to accept as in their interests the requirements for continued capital accumulation’. The study is about how non registered and unregulated informal economy is regulated by many non-state means of regulation.

Sharit K. Bhowmik in *Street Vendors in Asia: A Review* (2005) has dealt with the informal economies in Asia and finds two type of people in it. One who are migrants and the other are the workers who were earlier employed in formal sector, and who have come to informal sector because of the closures and downsizing or mergers of the industries they were working in. This has led to rise in street vending. This has increased in major cities of Asia. This activity survives not because it is a source of livelihood, but also because of the services it provides for the urban population. Women are in the lowest rungs of street vending. They have come to this activity because of poverty and because the male members of the family do not have job. The government in these countries instead of recognizing their services, are indifferent towards the informal sector.

D.Rajasekhar and Suchitra J. Y., discusses about the plight of women workers in informal sector in *Employment Security for the Unorganized Sector Workers in Karnataka* (2006). Unorganized sector is characterized by temporary, seasonal and changing nature of employment, often resulting in long periods of unemployment, absence of a fixed employer-employee relationship, failure of wages to meet minimal requirements, poor work environment, long working hours, irregular incomes etc. These factors causes employment insecurity among the workers. Unorganized sector is diverse and not homogenous. But the government programmes considers unorganized sector as a homogenous unit.

In *Rethinking Capitalist Development: Primitive Accumulation, Governmentality and Post-colonial Capitalism* (2007), Kalyan Sanyal, has elaborately discussed about the core-periphery debates existing in the formal-informal sector, in the context of the capitalist and the developing countries. The author here has tried to understand theoretically the political economy of post colonial capitalist forma-

tion. He says that through the existence of non capitalist need economy, the capitalist sector can carry out the primitive accumulation on one hand and at the same time confine the dispossessed to the need economy. At the same time, the governmentality creates and renew the need economy simultaneously by confining it to the “informal” space outside the space of capital. Thus poverty and underdevelopment is the result of capital’s dominance rather than that of pre-capitalist past.

Santosh Mehrotra and Mario Biggeri have edited *Asian Informal Workers: Global Risks, Local Protection*. This edited work is divided into three parts 1. Cross country analysis of industrial outwork in Asia 2. The Country Studies 3. Policy implications. The first chapter titled ‘the empirical context & a theoretical framework by editors identifies two conditions under which developing countries are industrializing today and the conditions faced by the now-industrialized countries. One, the employment elasticity of manufacturing output is much lower of due to massive changes in technology. Formal, modern, industrial economy has failed to absorb the labour of dual economy like traditional, rural, agricultural economy, and there is emergence of informal economy.

Informal economy is considered as a symptom of economic dysfunction, and as a creator of low-income job creator. But the opportunities that it creates to the development process in terms of dynamism, flexibility, entrepreneurial creativity, initiative, export links all these have been overlooked.

Two, there is difference in the demographic pressure faced by developing countries in the phase of their first industrial revolution compared to the recently industrialized countries. The population of the developing countries multiplied several fold compared to developed countries. The failure of formal sector to absorb growing labour force led to the growth in the informal economy.

Along with these factors the structural adjustment and stabilization programme by downsizing the public enterprises and in government bureaucracies, have in fact increased the activities in informal economy.

This book consists of the study of ‘home-based workers’ in the countries like India, Pakistan, Indonesia, Philippines and Thailand. This activity is considered by the authors as a survival strategy. The reasons for the growth in home based work are due to reduction in the cost of transportation & communications and increase in trade & financial liberalization. These factors show that the trends in international economy have tended to increase the role of subcontracting.

The above factors for the rise of informal economy are justified by other studies as well, calling informal economy as the periphery of capitalism. It also shows how the changes in global economy have contributed the growth of informal economy in the now developing countries.

In *The Informal economy of the Developing World: The Context, the Prognosis, and a Broader Perspective* (2008), (website: bsundquist1@windstream.net,

accessed on 2-3-09), Bruce Sundquist, discusses about informal sector thoroughly. He identifies that the informal economy of the developing world is typically composed of very small businesses that are not registered in any way. These are usually a result of the massive rural-to-urban migration occurring throughout the developing world reflecting a scarcity of undeveloped arable land and divisions of family farms among numerous heirs. They are also a result of “Structural Adjustment Programs” imposed by the World Bank or the IMF or the WTO on most developing nations. For almost all developing nations, the informal economy is the only component of the economy that is growing. This would suggest that the informal economy will probably grow to something on the order of two thirds of the developing world’s economy. And in recent times, the globalization process appears to be spreading the informal economy into parts of the developed world as well.

Arbind Singh, in *Organizing Street Vendors* (Website: <http://www.india-seminar.com/2000/491/491%20arbind%20singh.htm> accessed on 23-8-09) observes that there is absence of official recognition of the rights of street selling and vendors’ lack of political and economic power. Therefore organizing is important. But organizing the vendors is difficult, given their nature of job and importance of time in their work. Yet, organizing and networking among the organisations at all levels are beneficiary to vendors, as it increases their bargaining power.

Conditions Of ‘Decent Working Life’ Of Street Vendors In Mumbai Conditions Of ‘Decent Working Life’ Of Street Vendors In Mumbai, (website: www.ilo.org/public/english/protection/condtrav/pdf/rdwpaper27c.pdf accessed on 16-1-2010) by Debdulal Saha is the study on the condition of ‘working life’ of the street vendors in Mumbai within the framework of ‘decent work’. The people working in informal economy lack social security. Their economic activities put them in the debt trap. Hence they depend on money lenders for their economic activities as well as social security purposes, at exorbitant rates. Vendors belonging to same place and community have easy access to capital or credit. But for those who are not of the same community as the lenders and wholesalers, the study emphasizes on the network of the community as the vendors have to have trust and reputation with the wholesalers, local traders and retailers. This helps them to borrow money for their social protection.

The study reveals that there is an excessive hour of work, around 14-18 hours per day, for their economic activity. And at the same time, there is no safety and security at the work place. Thus this study shows that there is no decent work condition in the working life of street vendors in Mumbai.

International Labour Organization in *Decent Work and the Informal Economy* (2002) opines that “informal” does not mean absence of rules or norms regulating the activities of workers or enterprises. People engaged in informal activities have their own “political economy” – their own informal or group rules, arrangements, institutions and structures for mutual help and trust, providing loans, organizing training, transfer-

ring technology and skills, trading and market access, enforcing obligations, etc. What we do not know is what these informal rules or norms are based on and whether or how they observe the fundamental rights of workers.

It views informal from the rights perspective and in terms of decent work deficits. These are poor-quality, unproductive and unremunerative jobs that are not recognized or protected by law, the absence of rights at work, inadequate social protection, and the lack of representation and voice are most pronounced in the informal economy, especially at the bottom end among women and young workers.

The *Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector (2008)* by NCEUS⁴ identifies that is 92 per cent of Indian population in unorganised sector. For many of them livelihood options are very few and they work in deplorable conditions. Though the country is making remarkable progress from a macroeconomic perspective, such a picture of people in unorganised sector easily coexists with it.

Street vendors provide a source of livelihood and employment to poor classes. They have a significant role in the daily lives of all individuals. But they are treated with contempt in urban areas.

Human Development and Capabilities:

Amartya Sen's *Commodities and Capabilities*, first published in 1987, discusses about utility, well being, advantage, commodities and their use, desire and happiness, functioning and the related topics. Sen in this work says that there are many different approaches to understand a person's interests and to judge if a person is doing well. But the formal economics do not consider this plurality. Instead, it measures everything with a common measure called 'utility'. Earlier economists considered utility as satisfaction or happiness. But in modern times utility stands for the desire-fulfillment and whatever the person maximizes.

According to Amartya Sen there are two ways of seeing a person's interests and their fulfillment, which he calls as 'well-being' and 'advantage' respectively. Well-being is concerned with a person's achievement - how 'well' is his or her 'being'? The 'well-being' will lead us 'functioning', which means, - what the person succeeds in doing with the commodities at her or his command. The ownership of commodities is a personal matter. Hence command over the characteristics of goods owned is also a personal matter. Thus well-being is an assessment of the particular achievements of the person, i.e., the kind of 'being' he or she succeeds in having.

In *Small is Beautiful (1993)*, E.F.Schumacher, opines that the development plans in the world have failed. This has given rise to two phenomena that is world wide concern. They are – mass unemployment and mass migration into cities. This causes 'dual economy'. In dual economy, we find 15 per cent of the population in the modern sector, confined mainly few big cities. The other 85 per cent population is in the rural

areas and small towns. But most of the development efforts go to the cities which mean that 85 per cent of the population is bypassed. The assumption that the modern sector will absorb the entire population is not realistic.

In developing countries the 'dual economy' in which two different patterns – modern and rural are widely separated as two different worlds. This causes social and political tensions in those countries.

The developing countries that are in direct contact with the rich countries cannot solve the problem of dualism. Because the ruling philosophy of development has been: "What is best for rich must be best for the poor." Schumacher doesn't agree with this kind of development and feels that development should be an evolutionary process.

While discussing about development, he says that development starts with people and their education, organization and discipline. Without these three components, all the resources remain undeveloped and untapped. The starting point of development consideration is poverty which can be developed by the process of evolution of the above said three components. And all the three must be the property of not of tiny minority, but of the whole society.

In the article *Development and Political Democracy: Interaction of Economics and Politics in Independent India (1998)*, Deepak Nayyar, observes the relation between the 'market economy' and 'political democracy' in the Indian context. He critically analyses the process of development in independent India from the 1950s till 1990s. According to him, democracy is about political freedom for individuals and markets are about economic freedom for individuals. But due to lack of equal property rights in the developing world, people are excluded from both democracy and market.

Many authors have drawn the attention on the women issues in economics (Amartya Sen 1987, Naila Kabeer 1996) and have proposed inclusion of women in mainstream economics. They have to be given recognition for their domestic work as well as the work outside the home, as the breadwinners of their families. The studies recognise the contribution of women as wage earners as well as the care takers of the family. Along with this the earlier studies have also pointed out that in spite of various plans to empower women, they are still treated as second citizens in the world (Kabeer 1996).

All the above studies indicate the formal and informal dualism that exists in the economy is the outcome of capitalism (Schumacher 1993). The uncertainties as well as insecurity of the informal sector are brought out well in the earlier studies. The studies also show the failure of capitalist system to absorb the labour force and hence the growth of informal economy was an inevitable development. The globalisation and neoliberal market economy also tends to have its influence on the informal sector. This creates jobless growth and hence leads to increase in self-employment (Ghosh 2009) and women are found mainly in the self-employed in particular and informal sector in

general (NCEUS 2008). The increase of female participation in this sector has also caught the attention of the scholars (Boserup 2008, Maitreyi 1992 and Eapen 2001).

All the studies observe that the informal economy is a result of capitalist development. The studies so far have identified informalisation in the formal sector. They talk about mainly manufacturing sector, working for the capitalist or formal sector located in the urban areas. The workers working as casual labourers and wage earners are the subject of their study (Lall 1989, Ghosh 2009).

All the above studies indicate the dualism that exists in the economy is the outcome of capitalism. It also shows the failure of capitalist system to absorb the labour force and hence the growth of informal economy was an inevitable development. The globalisation and neoliberal market economy also tends to have its influence on the informal sector. The uncertainties as well as insecurity of the informal sector are brought out well in the earlier studies. The increase of female participation in this sector has also caught the attention of the scholars.

However, the above studies have mainly concentrated on the manufacturing sector. Though some studies are on vendors, they are not particularly related to women. They deal with women vegetable vendors in the sociological approach. All studies are concentrated only to the urban areas. Women being considered as self employees, especially on own account workers are very less in number. The workers working as casual labourers and wage earners have been the subject of most of the studies. The studies in the informal sector so far has not analysed the conditions of women workers from capability point of view. Hence our study attempts to further question the existing conditions of vegetable vending women. It includes about certain aspects that were hitherto not included in the previous studies. These questions are specified under the sub title - Research Questions in the following.

1.5 The Research Questions:

It is evident from earlier studies that the number of women working in informal sector is more compared to men. The social, political as well as economic conditions influence the women's employment. This increases the vulnerability of women. But, there is wage discrimination, gender discrimination, poor working conditions, lack social security etc. in the informal sector, where women are mainly concentrated. This can be identified as the characteristic feature of informal economy as well. This is very well brought in the works mainly by Carr and Chen (2002) and Ghosh (2009).

The studies have also shown that the self-employment has increased due to neo liberal reforms and the closures of industries in the Asian continent (Ghosh 2009, Bhowmik 2005). These self-employed are further divided into own account workers and helpers. Our study tries to know, what is the nature of employment women vendors.

As a means of empowering women, it was advocated that the women should be given an opportunity to earn and not to be economically dependent on men. Many

families might have women as the main breadwinners. But yet that fact is not acknowledged. Thus there are other aspects of women that can be seen within the framework of human development indicators. In this background, we can raise the following questions pertaining to women vegetable vendors found in vegetable market.

The present study on vegetable vendors identifies the problems that seem to be obscure in the economy. What is the relation between formal and informal economy? What are the features and structure of this informal sector? To what category does the activity of vegetable vending belong to? What are the factors that have led her to this sector? How is her position at home because of her economic activity? What does she do with her earnings? Does she need any skills for her activity? Is lack of education a hindrance for her?

Do the vendors have any organisational support? What is the role of modern institutions like banks? Why is informal sector urban in character? What is the role of capital? Is this sector shrinking in the context of globalisation? How have they been affected by the development activities? Why is informal economy feminine in character? What are the cultural factors that influence the informal sector?

What are the socio-economic challenges of women vegetable vendors? What are the factors that influenced her to take up vending? What are her responsibilities? What are the challenges she faces in the market – both in selling and wholesale market? What are the terms of transaction in the wholesale market? How does the selling market behave with the vendors? What are the financial constraints? How much do these vendors earn from their vending activity? How do they allocate their income? What is the amount of loss they incur? How much are they able to save? What are the ways to save? How do the seasonal changes influence their trade? Is there any competition among the vendors themselves? What is the problem they face due to growing corporate retail stores in vegetable vending? How do social institutions support her economic life and what kind of support does she receive from the economic institutions? Is she capable of making her own decisions? If the informal sector is not regulated by laws, then what regulates the market of our respondents?

There is an argument to include women in the mainstream development process. But this is not put into practice. Women's work is considered in service or caring sector. There are various development debates like growth, development, per capita income, sustainable development, human development. Our study tries to analyse women vendors' activities in the human development – capability perspective.

Women who are engaged in the economic activities contribute their earnings to the development of their household, i.e., to improve the conditions of the household, provide education for their children, etc. Hence the study proposes to explore the role of agency of these vegetable vendors in human development. It is also seen that women enter the workforce when the subsistence is endangered and hence women have to act as shock absorbers. What ever the income is earned, it is just enough to cover the

subsistence of the family. Our study tries to see if holds good to condition of women vegetable vendors also.

1.6 Objectives of the study:

In the backdrop of such questions, the study proposes to understand the conditions of women vendors and characteristics of the informal sector where women mainly dominate in the market. To arrive at the answers for the questions raised above the study has the following particular objectives.

1. To understand the socio-economic conditions of the vegetable vending women.
2. To understand the relation between her income, expenditure, savings and other economic activities.
3. To understand the challenges and the problems faced by women vegetable vendors in the wholesale and the retail market.
4. To know the competition and the effects of the retail super markets on vegetable vendors.
5. To understand her role in decision making.

1.7 Methodology:

This study is based on primary data to look into the situation of women vendors in Hospet and Bengaluru. The survey was conducted during March 2009 and January 2010. Bengaluru is selected because of its urban character and Hospet because of its semi-urban characters. Bengaluru is cosmopolitan in character. It is more exposed to the changes in the international market. It the fast growing city in India. Hospet has strong agricultural background. But since 1995, because of the increased mining activity, there are some changes in its economy. More details of these regions are given in the succeeding chapter.

The research is a micro and an empirical study concentrating only on the women vegetable vendors. Structured questionnaire has been prepared to seek the information from the vendors. Close ended and open ended questions have been asked to the respondents. Since some of the research questions are explorative in nature, open ended questions have helped to explore the situations.

The study also relies on the purposive sampling and case study method. Though vendors selling variety of goods are found, the homogeneity is maintained by confining the research only to the vegetable selling vendors.

For the study, 120 respondents were selected randomly from the vegetable markets of Hospet, Kamalapur, and Mariyammanahalli in Hospet and Gandhi Bazaar, Vijayanagar, Rajajinagar and Malleshwaram in Bengaluru. Among these 60 are from Hospet and 60 are from Bengaluru. Respondents for the case study are selected on purposive and random method.

The socio and economic information were secured from the respondents by using a structured questionnaire. Personal interviews have been conducted and some-

times focused group discussions have also been conducted. A group of four to five respondents participated in the group discussion and was held at their work place when they were relatively free in the afternoon time and on Sundays at some common point. Some respondents who were apprehensive about answering the questionnaire individually were convinced to participate in the focused group discussions.

These respondents were not interviewed by using the structured questionnaire, but were asked the focused questions. The researcher visited the houses of some respondents to get the information and could witness the living conditions of the respondents.

Vegetable vendors are large in number. There are vegetable vendors who sit in the revenue market, those who sit on the pavements, those, who sell in weekly markets and those who sell in the shops, and also those who use push cart or carry the vegetable load on their head. Those who sell variety of vegetables as well as single vegetable like greens and lemon were also included in the study. The vegetable vendors in the market, on the pavements and as street hawkers are the focus of the study. Initially, the number of respondents was targeted to be more than 120 from Hospet and Bengaluru. But during the fieldwork, it was realized that it was not easy to interview these women for various reasons, like lack of enough time, lack of interest by respondents in half the way, etc. Some respondents hesitated and refused to cooperate and many provided incomplete information. Many of them said that they are not aware of the details and their husband knew it well. When asked if respondents can be met at their houses, they were reluctant. Most of the times, filling up a questionnaire at the market place took almost a day because of the interruption of customers.

Along with the questionnaire, qualitative information is sought from the case studies are also in the study. The present study mainly relies on case studies, though quantitative data was also sought. (the information received during field work is represented in the tabular form)

Market places of the respondents were observed keenly and the characteristics were noted. The way of buying and selling vegetables in the wholesale market by the respondents, the way they interact with their customers, their interactions among themselves and the atmosphere of their market were marked through participatory observation.

Information was also secured from the secondary sources. To substantiate our study, the debates of informal sector were also gathered from various sources. Well known journals, published in India and abroad were referred.

1.8 Importance and Relevance of the Study:

The subsistence economy is the major source of employment in the developing countries. This is gaining recognition of late because of its employment potential. 93 per

cent of India's working population is found in unorganised sector (Ghosh 2009). Its contribution to the national economy is also noteworthy.

As mentioned earlier, women are found in large number in the subsistence economy. They are into various activities like vending, domestic help, agricultural labourers, construction workers, wage labourers under contract system, in mines, etc. Though they are employed in large numbers in the unorganised sector they are not unionized. This makes them vulnerable for discrimination either in their treatment, wages, or working conditions and so on. Again, considered as the weaker gender, they do not have equal bargaining powers, access to other opportunities etc. This is very well reflected in their household, where the employed women have to bear the burden of double drudgery. As most of these women hail from lower class and from the lower caste, these factors also influence her economic as well as her social life. Being marginalised on the basis of gender, she has certain disadvantages even in the selection of the livelihood activities. Women, being a heterogeneous group, the conditions of wage earners do not hold good to vegetable vendors. Nor can be applied universally even if they belong to the same economic activity. Hence, this study is an attempt to examine the socio-economic conditions of women vegetable vendors.

Earlier there has been a study of vendors in the background of development policies in India and from sociological view (Vanaja 2000). Hence, an approach from human development aspect is made in this research.

The subsistence economy, though has been clubbed under one broad title, the market of each activity has its own uniqueness. Through this study, it has been tried to understand such a feature of vegetable retail market, where the respondents are located. The earlier studies are mainly about women who are working as wage labourers. But, women are a heterogeneous group. Therefore the outcome of those studies may not hold good for vegetable vendors. This study is an attempt to examine the situation of women vegetable vendors in the background of human development and capability approach.

1.9 Limitations and Scope of the Study:

Women work in both organised and unorganised sector to earn their livelihood. As majority of women are found in informal economy, the study concentrates only on the women in informal sector.

Informal sector is of various types. The main categories are the putting-out system, the self-employed sub-contractor and the sub-contractor as the informal employer of wage-labor. These systems cater to the needs of the manufacturing or the capitalist sector directly. The informal sector considered in our study does not belong to the above said systems. The focal point of our study is the women vegetable vendors who are self-employed and not related to the capitalist or the manufacturing sector. As such, we find women engaged in various informal activities, mainly in petty trades. But this research is limited to only women who sell easily perishable item like vegetables.

The scope of the study is limited to the vegetable vendors who sit in the revenue market, squat on pavements and street hawkers only. The vegetable vendors who own a shop or rent a shop in residential areas to vend vegetables are not included in the study. The area of study is confined to markets in Hospet and Bengaluru. This is also one of the limitations of the study.

1.10 Design of the Study:

The first chapter is the introduction to the study. The broad theoretical framework of the study, literature review, research questions, objectives, methodology, limitations and scope.

The second chapter gives a brief picture of the areas under study namely Hospet and Bengaluru. It includes details of geographical features, climate, industry, agriculture, human development indicators for the particular regions, and their position according to the High Power Committee for Redressal Regional Imbalance. It informs about the endowments in these regions in terms of economic and human development indicators.

The third chapter is about the discussion of women and development. This chapter talks about the trajectory of women's inclusion in development theories from 1970s onwards. Apart from this, important issues about status of women, women's employment like segmentation of labour, feminisation of poverty and other related issues that are important determinants of the situation of women in unorganised sector are discussed. The work of women that is conceptualized by various schools is also discussed here. Along with this, as studies suggest women are concentrated in informal economy, the discussions on informal economy is also dealt in detail. The meanings of informal economy, changing definitions, theories about informal economy are discussed. This chapter also deals with the current forms of informal economy, various theories that have explained this feature of the economy is discussed. It also analyses the informal activities from the historical perspective to know what the altering thoughts in economy mean to this section.

In the fourth chapter, the social and economic conditions of the vegetable vendors of both the areas of study, namely, Hospet and Bangalore are analysed. The economic activities of women cannot be understood without identifying the social conditions that drive her to be the part of the workforce. Hence, the living conditions of the respondents, their family details, education, health, income, expenditure, and savings are tried to understand in this chapter. As the respondents are earning independently, her role in decision making is tried understand in this chapter.

Fifth chapter is pertaining to her workplace. It deals with her economic activity, the challenges she has in the wholesale market, and selling market; her accessibility to the credit, investment, profit, the customer relations she has, the competition she has to face, etc. are examined.

The last chapter is the conclusion of the study. It summarises the preceding chapters and analyses the research outcomes. It gives an account of the findings that were inferred during the research.

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Chapter 2

Area Profile of Bangalore and Bellary Districts

2.1 Brief profile of Karnataka

2.2 Brief profile Bangalore District

2.3 Brief profile Bellary District

Area Profile of Bangalore and Bellary Districts

The brief profiles of the areas under study, namely Hospet and Bengaluru are given in this chapter. The profile of Karnataka is also considered to understand the position of the areas considered for study.

Introduction:

The cultural, economic and social history of a place has its bearing on the lives of its people. The availability of resources, its position relative to nation, the growth of various sectors in the economy, the growth rate, industrial development, availability of social infrastructure, political stability and many other factors indicate the development scenario of the region. Hence it is imperative to have a glimpse of few indicators that highlights the developmental picture of the area of our study.

In this chapter, a brief account of the districts where our area of study, namely, Bangalore and Hospet are situated is given. Accordingly, the chapter is divided into three parts. In part one, a brief description of Karnataka is also given to understand the overall situation of the state in general. The area profile of our field is described with a brief introduction to their historical background. The geographical, historical, social and economic profile of these areas is necessary to understand the factors that play a vital role in shaping the lives or influencing the capabilities of our respondents. The subsequent parts concentrates on the broad details of the regions under study, namely Bengaluru and Hospet. This is followed by conclusion.

Part -1

2.1 Brief profile of Karnataka:

Karnataka is one of the prominent states in India. It is situated in the southern part of India between the latitudes 11.31° and 18.45° North and the longitudes 74.12° and 78.40° East. The State was formed on 1st November 1956 with the merger of five

territories where Kannada was a common language. Till 1956, Karnataka state was subjected to 20 different administrations in the princely states of Mysore, the Madras presidency, the territory of Coorg, the Cantonment of Bangalore, Belgaum under the Central Government, Raichur under the state of Hyderabad and so on (KDR, 2007: 349).

It is one of the prominent states in India. The state has an area of 1,91,200 sq.km. It constitutes 6.31 per cent of total geographical area of India (KDR, 2007 :32). It is divided into 29 revenue districts and 175 talukas (or subdistrict units). (A Handbook of Karnataka, 2010: 3-7). It is the ninth largest state in terms of population among India's 28 major states, accounting 5.13 of India's population. The total population is 53 million (2001), accounting 5.13 of India's population. The total male population is 50.89 per cent and the total female population is 49.11 per cent of the total population. The sex ratio is 964 per 1000 males.

The State has the urban population at 34 per cent of its total population against all India position of 28 per cent (HPCFRRI 2002:537) and is ranked as the fifth most urbanized state in India.(Economic Survey 2009-10: 275). The population density is 275 as compared to 324 at the all-India level (2001).

In Karnataka, 66 per cent of the population lives in rural areas. The Scheduled Caste population is about 16.2 per cent of the total population, which is almost equal to the share of the Scheduled Caste population in the country. The Scheduled Tribe population is about 6.6 per cent of the total population and is below the share of the Scheduled Tribe population (about 8 per cent) of the whole country.

Economy:

Karnataka has a mixed economic system. It formulates timely policy initiatives and thus has been reactive to the changes in local, regional, national and global economic scenario. This is one of the reasons for strengthening of economic and social infrastructure, and creation of congenial business and investment climate in the state. As a result, Karnataka has emerged as the Brain Bank of India and Bangalore has been called Silicon Valley of India (GOK 2007: 54). It is the fifth highly developed industrial state in India (HPCFRRI, 2002: 331) and accounts for 40 per cent of India's software exports. The State has a large infrastructure for human resource development with many reputed educational institutions.

Income of the State:

The Per capita SDP (State Domestic Product) in 2002-03 was 14,083. This is far above the national level. Average annual growth rate of SDP (per cent) between 1994-95 and 2002-03 was 5.46 as against 4.03 at the all India level (GOK 2007: 32). The Net State Domestic Product in 2001-02 was 61,386.40 crore, with the increase of 9.5 per cent per annum and the per capita income increased from Rs.6,739 to Rs.11,516 in 2001-02, with an increase of 7.1 per cent per annum.

Sectoral Contribution:

The state is endowed with rich natural resources. This has enabled the State to have a strong and a vibrant industrial base. There is large public sector, large and medium privately owned industries and a very wide and dispersed small scale. Along with this, IT related industries, biotechnology, BPOs and IPOs combined with strong research and development institutions and a large pool of trained manpower have given Karnataka a sustainable competitive edge in the country's Industrial scenario (GoK 2010c: 335). Karnataka is considered as India's IT powerhouse or "Silicon State of India". It stands first in the country for export of software.

The Index of Industrial Production, which represents the status of production in the industrial sector of production in the industrial sector for a given period of time showed the increase of 4.72 per cent in Karnataka index from 158.98 in 2007-08 to 166.85 in 2008-09. The mining sector had the highest index of 241.22, followed by manufacturing sector 167.45 and electricity sector index of 146.33. This data reveals annual growth rate from 1999-2000 to 2008-09 is 11.27 per cent for mining sector, 10.95 percent for manufacturing sector and 5.45 per cent for electricity sector.

Karnataka is the fourth largest recipient of FDI in the country. In 2004, it attracted FDI to the tune of US\$ 5.4 billion for 160 projects. Karnataka is one of India's leading states in industrial development. The industrial sector contributes 25.6 per cent to the state GDP.

Agriculture is the main economic support to the state. It is a source of livelihood for nearly 65 per cent of the population as against 72 per cent at all India level. Total area of the is 190.50 lakh ha, out of which 16.1 per cent is under forest and 60 per cent is cultivable area. The net sown area of the State is 51.7 per cent of the total land.

Agriculture in the State is mainly dependent on rainfall as more than 70 to 75 per cent of area depends wholly or partially on rainfall for crop production. The rainfall is not evenly distributed across the area as well as overtime, and this gives rise to low productivity in rain fed agriculture.

Agricultural Census is conducted once in five years since 1970-71. The year 1995-96 was declared as 'Land Records Year'. In this census, the number and size of operational holdings were collected both for male and female operational holders separately for the first time.

The total number of operational holdings as per 1995-96 Agricultural census is 62.21 lakhs and the total area of operational holdings is found to be 121.09 lakh ha. The number and area operated by male is 53.19 lakhs with 105.51 lakh ha while in case of female, the number of operational holdings is 8.94 with 14.13 lakh ha area operated (GOK 2010a.).

The contribution of manufacturing sector is 23.71 per cent whereas agriculture and allied activities is estimated at 19.63 per cent.

It can be seen that the tertiary sector has emerged as a major contributor of state income. Growth of transport and communication, banking and finance are prominent in tertiary sector. Apart from this, contribution of IT and IT enabled services, private social infrastructure like private educational institutions in higher education also contribute for the economic development of the state (GoI 2007:54). Over Rs.747 crores of exports are achieved in the software industries (GoK 2002: 332).

Employment and Work Participation Rate:

The three sectors, namely, primary sector comprising of agriculture and allied activities, secondary sector comprising the industrial activities, and tertiary sector of trade and commerce and communication etc. have been generating employment to the growing population of the state. Employment in primary sector increased from 58.4 per cent to 62.2 per cent during 2005 and 2006. Whereas, the employment in secondary sector marginally increased from 16.1 percent to 16.8 percent while in tertiary sector employment decreased from 25.0 per cent to 21 per cent during this period (Gok 2010c.: 449).

An interesting point here is the increase in female employment by 30.96 per cent during the period of 1998 and 2005. Female employment in agricultural establishments increased to 13.55 per cent, whereas non-agricultural female employment is 35.63. The share of female employment to the total employment increased from 24.63per cent to 26.70per cent between the period 1998 and 2005. (Gok 2010c.: 452).

Among the districts of the State, Bangalore Urban District has provided maximum number of employment 12.48 lakh to an extent of 19.66per cent of the total. Whereas the number of employed persons in Bellary is 2.11 lakh, (Gok 2010c.: 452).

Recent statistical data shows that the share of organised sector in the State's employment has increased by 0.98per cent from 22.34 lakh at the end of March, 2009 to 22.56 lakh at the end of September, 2009. It has added 0.22 lakh additional jobs. Public sector employment accounts for 10.54 lakh (46.69per cent) which shows an increase of 0.10 per cent. And private sector employment is 12.03 lakh (53.31per cent), with an increase of 1.76 per cent between April and September 2010 (Gok 2010c.: 454).

And according to Karnataka Human Development Report 2005, the estimation of total unorganised sector employment was 92 per cent of the aggregate employment (GOK 2006:89).

A significant change can be observed in the share of primary sector. Agriculture, which contributed about 60 per cent of the state GDP in 1960-61, reduced to about 26 per cent in 2001-02. The share of secondary sector increased from 15.2 per cent to 26 per cent in the same period. One of the reasons that can be attributed to the increase in the contribution of secondary sector is the development of many central industries that were started in the state during the period. The share of tertiary sector increased from

24.8 per cent to 48 per cent in 2001-02. In spite of this growth, according to 2001 census, majority of the population i.e., cultivators and agricultural labourers still constitute 56 per cent of the total workforce.

According to 2001 Census, Karnataka has total work participation rate of 44.5 per cent. Out of which male workers constitute 56.6 per cent and female workers constitute 32 per cent (GoK 2006). The proportion of main workers was 36.6 per cent in 2001, where male main workers constituted 51.7 per cent and female main workers were 21.1 per cent. Whereas, the proportion of marginal workers were 7.9 per cent to the total workers. The marginal workers among men constitute 5 per cent, and women marginal workers constitute 11 per cent.

It is observed that during the period of 1998 and 2005, the total female employment has increased by 30.96 per cent. The percentage of female employment in agricultural establishments increased to 13.55 per cent, whereas in non-agricultural female employment it had increased by 35.63 per cent. Thus the share of female employment to the total population increased from 24.3 per cent in 1998 to 26.70 per cent in 2005 (GoK 2010c.: 452).

Bangalore Urban provided a maximum number of employment of 122.48 lakhs i.e. to the extent of 19.66 per cent of the total employment. In Bellary it was 2.11 lakhs (GoK 2010c.: 452).

Literacy Rate:

Achievements in education in Karnataka have been outstanding. It is showing steady progress in the literacy rate. Karnataka's literacy rate in 2001 was 66.64 per cent as compared to 56.04 percent in 1991. But it is low compared to 75.28 per cent at the all India level. Female literacy has increased from 44.34 percent in 1991 to 56.87 percent in 2001. But this is still lower than male literacy rate of 76.10 percent. (GoK 2010c.: 469). For the whole State the difference between males and females in literacy rate is 19.23 percent. Out of 27 districts, twelve districts in the State have female literacy rate is lower than the national record. These districts are Chamarajnagar, Mandya, Kolar, Bijapur, Bidar, Belgaum, Bellary, Gulbarga, Raichur, Gadag, Bagalkote, and Koppal.

The literacy rate of Schedules Castes in the State for 2001 is 52.87 and for Scheduled Tribes is less at 48.27 per cent in 2001. The total ST literacy rate is higher than national average (GoK 2010c.: 469).

Karnataka and Regional Imbalance:

Karnataka is divided into four regions for the convenience of administration. They are Bangalore Division, Mysore Division, Belgaum Division and Gulbarga Division. These are again subjected to North-South divide and further categorized as North Karnataka and South Karnataka Regions. A Committee to understand the regional

disparities of Karnataka namely the High Power Committee for Redressal of Regional Imbalances divides Karnataka into Developed and Backward regions. Development is indicated in South Karnataka region, whereas North Karnataka region is backward in development. It has studied the position of the districts of the State with the help of 35 indicators divided into five broad headings namely agriculture, social infrastructure, economic infrastructure, industry, trade and finance and lastly, population characteristics.

The analysis of these indicators showed that northern Karnataka is backward compared to Southern Karnataka. The places that are selected for our study namely Bangalore and Hospet are situated in the Southern and Northern Karnataka Region respectively. Bangalore is the capital city of Karnataka and is more developed. Whereas Hospet is a taluk of Bellary district which is said to be relatively developed in Northern Karnataka.

As mentioned earlier, the Karnataka state was created in 1956 by joining together Kannada-speaking regions, which had distinct administrative histories. Some areas were already well-developed, whereas others were relatively neglected peripheral areas of their erstwhile administrative units. The erstwhile Mysore State (composed of Mysore, Mandya, Bangalore, Kolar, Tumkur, Chitradurga, Chikmagalur, Davanagere, Shimoga and Hassan), which was the portion under princely rule by the Wodeyars, had received a head start in modernisation, because of enlightened developmental policies. Legendary figures, such as Sir M. Visvesvaraya, Sheshadri Iyer and Mirza Ismail, as dewans, pursued farsighted developmental policies in the late 19th and early 20th centuries. But the Northern districts that came under the jurisdiction of the Bombay and Madras presidencies, and the Nizam of Hyderabad's rule, were developmentally neglected.

Both external and internal factors are equally responsible for inequality among the regions within the state (Chandrashekhar 2007: 1044). The regions where agriculture is prominent, have slower pace of development. According to 2001 Census, the total share of agriculture in Karnataka was 55.89 per cent. But in Hyderabad-Karnataka region it was 84.39 per cent which is above the state level. Whereas in South Karnataka region, the dependency on agriculture was less than 50 per cent. This shows that in Hyderabad-Karnataka region development of other sectors has been very negligible (Chandrashekhar 2007: 1049). In other words, the northern districts have smaller secondary and tertiary bases for their economic growth. The districts with low share of primary sector in gross district income like Bangalore Urban, Dakshin Kannada, Uttara Kannada and Udupi have a higher share of tertiary sector than secondary sector (Gol 2007: 47-48). Corresponding to this, in districts like Bagalkote, Bellary, Bidar, Bijapur, Gadag, Gulbarga, Koppal and Raichur, the contribution of primary sector in the gross district income is above the state average since 1999-2000. Whereas, the contribution of secondary and tertiary sectors in the gross district income has been below the state's average.

Thus almost all the indicators used by HPCFRRI 2002, ascertained that backwardness was more pronounced in North Karnataka Region than South Karnataka Region.

There are few indicators that delineate the development scenario of the districts within our state that are deemed helpful to understand the area of study. These can also be understood as the differences between the places. Hence, a brief data on Bangalore Urban district and Bellary district are given in the form of tables for a better understanding and comparison.

Human Development in the State:

Human development captures distribution of gains from economic development in a multidimensional way. The Human Development Index (HDI) is constructed as a composite of attainments in education, health and economic growth.

There has been improvement in the Human Development Index of the state. The HDI increased from 0.598 in 1996 (0.541 in 1991) to 0.658 in 2006 (0.650 in 2001) and is above all India Human Development Index of 0.648 in 2006. Karnataka has remained at 7th rank in all India HDI among the 15 states in 1991 and 2001. At the international level, the position of the state is at 120 while that of India is 127. This is above the level of Pakistan, Nepal, Bhutan and Bangladesh. Thus it can be said that Karnataka is well placed in the context of human development in South Asia (GoK 2006: 16).

The Health Index was at 0.618, Education at 0.712 and income index at 0.650 in 2001. This showed improvement in the respective fields in 1991 where health index was 0.618, education at 0.602 and income index at 0.402. The total of State's Net District Domestic Product (NDDP) was Rs. 9338282 lakhs in 200-02 at current prices. Its per capita NDDP was Rs. 17518. Karnataka's literacy rate of 66.64 has increased by 10 points between 1991 and 2001.

The sex ratio which was 965 in 1991 increased to 965 in 2001. The female literacy rate picked up from 44.34 in 1991 to 56.87 in 2001. In terms of Gender Development Index (GDI), Karnataka at 0.647 and is above all India Gender Development Index of 0.633 in 2006 (GoK 2010c.:275). All these imply, that Karnataka's performance in human development is quite satisfactory. In terms of Gender Development Index (GDI), the state is at 0.647 above all India Gender Development Index of 0.633 in 2006 (Economic Survey, 2010: 275).

Part - 2

2.2 Profile of Bangalore District

Bangalore is the smallest among the districts of Karnataka state. The area of Bangalore in sq kms is 2190. Bangalore district accounts for 1.14 per cent of the total area of Karnataka. Its population according to 2001 Census was 6537124. The per-

centage share in the State's total population in 12.36 per cent. With this population the density level stood at 2985 per sq km in 2001. This is very high compared to the state average of 276 persons per sq km. (GoK 2010a.: 47).

The growth of urban population in Bangalore was 40.06 per cent and growth of rural was 16.27 per cent. The density of population was 2985 per sq.km in 2001 as against 2210 persons per sq.km in 1991. (District Socio-Economic Indicators, 1994 - 1995: 2).

The older Bangalore district was divided into Bangalore Urban and Bangalore Rural districts. The new Bangalore District came to existence from August 15, 1986. The district has three taluks, viz., Anekal, Bangalore North and the Bangalore South.

Location:

Bangalore District is located in the south-eastern corner of Karnataka State. It has the geographical area of 2,208 sq km. It lies between the latitudinal parallels of 12° 39'N and 12° 54'N on the one hand and longitudinal meridians of 77° 22' E and 77° 52'E on the other. The maximum distance from the southern tip to the northern tip is about 58 km and that between the western and eastern tips is about 50 km. The district lies in the southern maidan region of the State and is by and large an open country which is lacking in natural barriers. The outline of the district roughly resembles an inclined rectangle which appears to be resting on its south-east corner. Bangalore District is surrounded by Bangalore Rural district on the north, west, south and east, except a part of the district on the south and east being bonded by Dharmapuri District of Tamil Nadu State (Bangalore District Gazetteer 1990: 3).

Area and Population:

049273

Bangalore District has an area of 2,208 sq km, and it ranks 20th among the districts and forms about 1.14 per cent of the total area of the State.

The district stands first in population and density in the State. The district has 9.41 per cent of the total population of the State and 27.41 per cent of the total urban population of the State, while the rural population of the district forms only about 2.1 per cent of the total population of the State. The density of the population of the district is about 2985. The urban population of the district forms about 84 per cent of the total population of the district.

The total population of this district is 65.37 lakhs, of which 34.27 and 31.10 lakhs is male and female population respectively. The growth rate of population in 1991-2001 of the district is 35 per cent. This is above the state's growth rate of 21 per cent. Of the total population, the Scheduled Caste forms 13.01 per cent and Scheduled Tribes form 1.31 per cent.

Administration:

Bangalore is constituted into three taluks, 17 hoblies, 718 inhabited and 52 uninhabited villages and 187 village panchayats. A large number of villages in this district,

especially among those belonging to the taluks of Bangalore North and Bangalore South have lost their independent village status as these are fully included in urban areas. Bangalore City Corporation and Bangalore Development Authority with the outgrowths happen to be the single largest urban unit which accounts for a larger number of such villages.

Brief History:

Bangalore derived from Bengalu, a corrupt form of the word *benda kalu* (cooked beans). According to a tradition, Hoysala king Vira Ballala was offered cooked beans by a humble woman, when he had lost his way while hunting.

The reference to the name Bengaluru is found in the ninth century Ganga inscription from Begur. Gangas were the first political power to rule over this region and have left clear records. The present Bangalore District region was in the Gangavadi 96,000 territory. Later Cholas occupied this region by the close of 10th century. Cholas were thrown out from this region by Hoysalas. From Hoysalas, this district passed on to Vijayanagara Empire. The Vijayanagar Empire encouraged feudatories like the Yelahanka Nada Prabhus (the Kempegaudas) and the Sugaturu chieftains by granting them feudatory status. (Bangalore Gazetteer, 1990:9)

A feudatory of Vijayanagara Kingdom, Kempegowda, a distinguished ruler of Yelahanka is the founder of Modern Bangalore. He built a fort in Bangalore at about 1573 AD. and shifted his capital from Magadi to Bangalore. After the fall of Vijayanagar empire in 1638, the Bijapur army led by Ranadullah and Shahji captured the fort and sent the feudatory prince back to Magadi. Later, Shahji, son of Shivaji, leased the city and its surroundings to Chikkadevaraya of Mysore. In 1758, the city was bestowed on Haider Ali as his Jagir.

In 1791, the British occupied it and handed it over to Tipu Sulatan as a part of the Treaty of Srirangapatnam. After the death of Tipu Sultan in 1799, it was restored to the Rajas of Mysore. In the year 1809, the British forces in the barracks of Ulsoor and around this area developed it as residential area, as a prelude to a permanent cantonment. This is quite important because the establishment of cantonment gave an impetus to the growth of trade and commerce, and also the service sector and consequently to population growth as well. Bangalore was under their direct rule till 1947.

In 1949, this area was merged with the Corporation. Since then, it increased in size and it became difficult to administer efficiently. Hence, in August 1986, the district was bifurcated into Bangalore Urban and Bangalore Rural Districts. Bangalore (Urban) District is organised into three taluks viz., Bangalore North, Bangalore South and Anekal. They are grouped under Bangalore sub-division. Bangalore division is one of the four revenue divisions into which the entire State is organised.

Climate:

Bangalore is situated in the heart of South Deccan of Peninsular India. It is considered to be climatically a well favoured district, free from extremes. It has four sea-

sons. The dry season with clear bright weather is from December to February. The summer season is from March to May. The district has south-west monsoon season from June to September. October and November is the post-monsoon or the retreating monsoon season. The highest maximum temperature is of 33° in April and the lowest minimum is 14° in January. It has two rainy seasons in June to September and October to November.

The annual rainfall is 859.6 mm and the mean of rainy days is about 57. The soil has the capacity to hold as much as 300 mm water. But it receives only around 190 mm of water during the entire rainy season. It is used up in the dry period of the year.

People:

The majority of people in Bangalore i.e. 85 per cent live in the urban areas of Bangalore. The population of Bangalore Urban Agglomeration (BUA) alone constitutes 84 per cent of the total population of the district. This indicates the predominance of the urban population in the district.

The composition of the population of the BUA is mixed and heterogeneous. It consists of natives and migrants both from within the state and outside the state. Bangalore being one of the industrial and academic centres in the country attracts people from all parts of the country and different walks of life. The dress, food habits, working condition, customs, traditions, rituals, languages they speak etc. are all heterogeneous. As it is a fast developing city and also due to increasing number of migrants, there are many slums in the district.

The population of the district is high compared to other districts in the State. It ranked first in population and 20th in the area among the 20 districts. The population of SCs of the district is 8,51,047 lakhs and ST population is 86,018. The percentage of SCs to the total population is 9.66 per cent, which is the highest in the state followed by Gulbarga (7,17,595) and Kolar (6,71,692) (HDR, 2005).

Economy:

Bangalore city is a major trading and commercial centre. It is a major centre for banking too. There are around 586 branches of commercial banks in the district. The city is one of the major stations on the railway network of the country. It is well connected by road to important places and also has an international airport. It is a tourist centre with well developed hotel and catering industry. The City Corporation, Bangalore Development Authority, Water Supply and Sewerage Board, Electricity Board, Power Corporation, Life Insurance Corporation, Road Transport Corporation, Railways, Postal and Telecommunication Departments and a number of educational institutions, nursing homes, service organisations and associations provide livelihood to a large portion of population. The city is also the centre for various religious, social and cultural organisations and movements as well as activities of local, regional and international importance (GoK 1990: 1-2). However, there is no major river flowing in the district.

Work Participation Rate and Employment:

The total work participation rate of the district was 39.3 per cent in 2001. If this is divided between male and female work participation, it was 58.0 for male workers and 18.7 for female workers (GoK 2006: 427). The proportion of female workers to male workers in 2001 is 29.2, which has increased from 22.4 in 1991.

The total number of workers in 2001, both main and marginal workers, is 25,66,914. The number of male workers is 19,86,327 and that of female workers is 5,80,587. There is a decadal growth of 54.8 per cent from 1991 to 2001 in the total workers. The growth rate among male workers is 46.6 and it is 91.5 among female workers (GoK 2006: 424). The number of women employees in organised sector is 26.3 per cent against 31.5 per cent of state in 2003-04 (GoK 2006: 447). This shows a slight increase from 24.8 per cent in 1991.

However, it is to be observed that the decadal growth of main workers during 1991-2001 is 45.4 and that of marginal workers is 745.9. This growth for male main workers was 39.1 and for female main workers it was 74.7. But when we consider decadal growth of male marginal workers, it is 1910.7 and for female workers it is 375.3. This shows that the number of marginal workers both male and female have increased in the district.

Sectoral contribution:

Manufacturing industry occupies vital position in the district. Many prestigious Central Government industries are established here. The number of factories in 2008-09 is 6346, with the total number of employees of 5,86,117. There are number of private industrial units that have come up since 1970s. Apart from this, the district is known for agarabatti factories and looms. Transport, communications and storage sectors also contribute to the economy of the district. Bangalore city had 2647 factories with employment of 2,82,707 employees (Anki amshagala nota: 28)

The net district income of Bangalore district at constant (1999-00) prices during 2005-06 was Rs. 32, 28,423 lakhs. The per capita Net Domestic District Product (NDDP) was Rs. 46,614. The contribution of primary sector was 5349. The portion of secondary sector was 9,30,325, whereas that of tertiary sector was 22,44,600. The share of primary sector is less compared to the share of secondary and tertiary sector in the district (GoK, District at a Glance: 2010). This shows the gaining prominence of tertiary sector over secondary and primary sector. As mentioned earlier, if the prominence of agriculture is the indicator of backwardness, in case of Bangalore, it can be seen that secondary and tertiary sector are the major income earning sectors of the district. This augment is nothing but speaks of the development in the region.

The share of public sector to the total employment of Bangalore undivided (Urban and Rural) is 26.96 per cent; share of private sector is 37.41 per cent and 31.25 per cent from the tertiary sector (GoK 2002). Thus we can notice that the overall

contribution of the organised sector to the district in terms of employment is 31.25 per cent. The remaining 68.75 per cent, as we can assume is the contribution of the unorganised sector.

Literacy Rate:

The total literacy rate of Bangalore district in 2001 is 82.96 per cent (GoK 2006: 334). Out of which, literacy rate of males is 88.36 per cent and female literacy rate is 78.98 per cent. The literacy rate for SC is 70.23 and for ST it is 72.83 per cent. The total female literacy rate is 77.48 in 2001. Thus the literacy gender gap is 0.094. But this was an improvement over the gender gap of 0.131 in the corresponding year of 1991.

Human Development Index (HDI) of Bangalore District:

Bangalore Urban district has shown a good progress in its human development index. The district which was in fourth position in 1991 with the HDI value of 0.623, has occupied the first rank in the 2001 with the HDI value of 0.753. Similarly, the district which has assumed fourth rank for Gender Development Index with the value of 0.592, has succeeded securing the first rank in GDI with a value of 0.731 in 2001 (GoK 2006: 330). The per capita GDP at 1993-94 prices was Rs. 24774 in 2001-02. This was more compared to Rs. 9816 in 1991-92. Even here the position of the district has ascended from 5th rank to the first rank. With this the population living below poverty line also decreased from 31.4 (1993-94) to 9.9 (1999-2000).

The sex ratio which was 903 in 1991 increased to 908 in 2001. But this was below the state ratio of 960 and 965 during 1991 and 2001 respectively.

Bengaluru City:

Bengaluru city is located at an altitude of 3000 ft above the sea level and at a latitude of 12° 58' North and longitude of 77° 36' East. Bangalore is the smallest city in the state. It is the capital of the State.

The area of Bangalore city is 709 sq kms. Its total population is 5897267 (58.97 lakhs) with male population of 309167 (30.91 lakhs) and female population of 2806204 (28.06 lakhs). The total urban population is 5897267 (58.97 lakhs). The city has the sex ratio of 908. The density of population is 8318, above the average of district density of 2985 according to 2001 census.

Location:

Bangalore city is part of the Bangalore North and Bangalore South taluks, the area divided between these taluks. It is the capital of the state. Being the chief administrative centre, it has numerous State and Divisional level Government Departments and offices associated with the legislative, executive and judicial wings of administration. It is also reputed as centre of education. It is the fastest growing cities in Asian continent. Bangalore is the only city in Karnataka with a population of more than one million (GoK 2010a.: 3).

It is well connected by highways, roadways, railways and airways. The salubrious climate throughout the year and plain land area are other natural advantages for this city's growth. All these have contributed to the rapid urbanization and industrial process (Thippaiah, 1993: 52).

Bangalore is the capital of Karnataka and is called as Silicon Valley of India, IT Hub of Asia and IT Capital of India. Karnataka's capital city, Bangalore, is known as the 'IT Capital of India' and fourth largest technology hub in the world. The city has the credit of being rated as one among the "Top Ten Hi-tech cities of the World". (335-Economic survey 2009-10). Bangalore city is accredited as the fast growing city in the Asian continent.

The population of SCs of the city is 6,86,967 lakhs and ST population is 64789 (HDR, 2005). The city has the total literates of 1825645. The total number of male literates is 1825645 and total number of female literates is 1506185 (GOK 2010 c.:7).

Part -3

2.3 Brief Profile of Bellary District

Bellary lies in the North Karnataka Region. It has seven taluks namely, Bellary, Hospet, Sandur, Siruguppa, Kudligi, Hadagali and Hagaribommanahalli. It has 27 hoblies. The total area of Bellary district is 8450. Its share in the State's total area is 4.41. According to 2001 Census report, the district has a population of 2027140, where the percentage share in the State's total population is 3.84 per cent. The growth rate of population is 22 per cent against the state population growth rate of 17 per cent (GoK 2002). It has population density of 240 persons per sq km. This is below the State average of 276 persons per sq km (GoK 2010a.: 47).

Location:

Bellary district is in the central region of eastern sector of the state. It is situated between 14°30' and 15°50' North Latitude and 77°40' East Longitude. It is surrounded by Raichur district to the north, Chitradurga district to the south, Koppal district to the west and Anathpur and Kurnool district of Andhra Pradesh to the east. It is situated in the arid zone with scanty rainfall. In this district, Bellary is the largest taluka with the area of 1689 sq.km. The smallest taluka is Hospet having the area of 934 sq.km.

Population:

The growth of urban population in Bellary was 14.68 per cent and growth of rural was 32.96 per cent. The total population of Bellary district is 20.27 lakhs as per 2001 census. The rural and urban breakup is 13.2 lakhs and 7.07 lakhs respectively. The percentage of SCs and STs to total population according to 2001 census is 4.96 and 18 per cent respectively. The total ST population is highest in Bellary district compared to the State after Chitradurga. The ST sex ratio is 985 per 1000 males. The percentage of workers to total population is 42.85 per cent in 1991. The total agricultural workers were 74.31 per cent.

Historical Background:

The name Bellary is derived from the word 'Ballare'. The inscription found in 1131 A.D. at Byloor and other inscriptions found at Sindigeri, Kolur, Kurugodu etc. justifies this source of the name. However there are two stories that are related to the origin of this name. One story is related to the Shiva devotee by name Ballesha Mallayya to whom Lord Shiva revealed himself in the form of 'Balla', a grain measure. According to another story, the name is derived from Bala-hari or Bala Ari denoting the defeat and death of Bala, a demon, from Indra.

The area of Bellary District is believed to have been known as Kishkinda – the dwelling of Vanaras in the legendary past associated with the Ramayana. The stone inscriptions discovered declare that this area prior to the 14th century, A.D., was ruled by the Western Chalukyas followed by their successors, namely, the Hoysalas. In 1336 A.D., Vijayanagara 'the city of victory' was founded at Hampi (in Hospet taluka). This later became the capital of the empire of unmatched splendour. The wealth and prosperity of this famous empire have been recorded by the foreign ambassadors as well. It contained the advancing forces of Muslim invaders from North for more than two centuries. The united forces of the Deccan Sultans defeated the Vijayanagar king and devastated the glorious empire in the Battle of Talikote or the Battle of Rakkasa Tangadi. Following the defeat, there was chaos in the region as the Muslim kings of the Deccan did not follow up their victory to conquer the south. As a result, a number of small chieftains of the region known as Palegars established petty principalities under the overlordship of Bijapur Sultans (GoK, 1972:3).

In 1678, when Shivaji conquered some territories of Bijapur Sultan, Bellary passed into his hands. Later in 1687, Aurangzeb restored this territory to Sultans of Bijapur. But the Palegars continued in a semi-independent position.

In 1768, Hyder Ali of Mysore annexed it to Mysore. In 1799, Tipu Sultan, the son and successor of Hyder Ali was defeated by the British. As a result most parts of his kingdom were given to Wodeyars of Mysore, including Bangalore. But, Bellary and it adjoining areas were given away to Nizams of Hyderabad for their services rendered to British. In 1800 A.D., the Nizam surrendered both Bellary and its adjoining areas to the British.

Consequently, Bellary Collectorate became a part of the Madras Presidency. In the meantime, the Palegars had reigned the area and laid waste the farm lands with their aggressive extraction from ryots. Sir Thomas Munro, known as Major Munro, the Collector of Bellary District eradicated the methods of Palegars which had so far impoverished the cultivating classes. Bellary, during the British period, was the District headquarters. It was a cantonment and was in a strategic position. It was further developed into a centre of trade and commerce.

In 1950, Kudligi, Hospet and Sandur were constituted into an independent taluk of Bellary. In 1953, the former Bellary district of Madras province was bifurcated and Adoni, Alur and Rayadurga became a part of newly constituted Andhra Pradesh. Re-

maining seven taluks, namely Bellary, Hospet, Siruguppa, Sandur, Harapanahalli, Kudligi and Hadagali were transferred to Karnataka, erstwhile known as Mysore State.

Climate:

The climate of Bellary is characterized by extreme dryness in consequence of the air passing over such an extent of heated plains. Less rain is supposed to fall in Bellary than at any other place in South India. More rain falls in the taluks bordering on the Tungabhadra and in the hilly country round Pennakonda. The average rainfall for the district is about 575 mm per annum. The district is known for its hot summers and a dry weather for a major part of the year.

Economy:

The district is having abundant mineral resources like high grade iron ore, manganese ore, red oxide, dolomite, granite, lime-stone, silica, etc. Many steel plants have come up in the district and the district has considerable industrial growth (TIC-9). This availability of natural resources promotes a number of SSI units and other service sectors. Iron ore based industries, mining activities, transportation and other related activities provide employment to the population. It also helps in the development of service sector and increase transport vehicles (TIC, 2000: 30).

River Tungabhadra is the backbone of the economy of the district. It provides water to agricultural lands through canals. Prior to canal irrigation, the district was prone to frequent droughts and famines. Dams have been built across Tungabhadra, the Hagari and the Narihalli stream to form large reservoirs which provide water for irrigation purposes. The water of Tungabhadra has been harnessed for generation of Hydro-electric power as well.

Work Participation Rate and Employment:

The work participation rate of the district in total was 45.4 per cent. If this is divided between male and female work participation, it was 55.9 for the male workers and 32.7 for the female workers (GoK 2006: 427).

The total number of workers in 2001 both main and marginal workers is 920821. The number of male workers is 562323 and that of female workers is 348498. There is a decadal growth of 24.3 per cent from 1991 to 2001 in the total workers. The growth rate among male workers is 24.4 and it is 24.1 among female workers (GoK 2006: 424). The proportion of female workers to male workers in 2001 is 63.8. There has been a slight decrease in the proportion compared to 63.9 in 1991. Yet, this is above the state level of 54.5 per cent (GoK 2006: 446). This has increased from 17.7 per cent in 1991.

However, it is to be observed that the decadal growth of main workers during 1991-2001 is 13.1 and that of marginal workers is 268.2. This growth for male main workers was 17.7 and for female main workers it was 5.3. But when we consider

decadal growth of male marginal workers, it is 745.0 and for female workers it is 197.3. This shows that the number of marginal workers both male and female have increased in the district.

The percentage of cultivators against the total workers is 27.3 per cent. The proportion of agricultural labours is more to the extent of 39.3 per cent. An important feature to notice is that the percentage of agricultural labour population is more than the 26.5 per cent of the total agricultural labourers of the state. The number of cultivators as a percentage of population is 27.3 against state average of 29.2 per cent. Whereas, it was 2.8 per cent (lesser than 4.1 per cent of the state) for household industries and 30.7 per cent (state average being 40.2) in other worker category (Census of India, Karnataka District Population Booklet: 5). The number of women employees in organised sector is 20.2 per cent against 31.5 per cent of state in 2003-04 (GoK 2006: 447).

Sectoral Contribution:

The net district income of Bellary district at constant prices (1999-00) during 2005-06 was Rs. 7,02,620 lakhs. The per capita Net Domestic District Product (NDDP) is Rs. 15736. The contribution of primary sector is Rs. 157694 lakhs. The portion of secondary sector is Rs. 141780 lakhs, whereas that of tertiary sector is Rs. 335426 lakhs. The share of primary sector is prominent compared to secondary sector due to agricultural domination and good irrigational facilities.

The contribution of organised sector in providing employment is less in the district. The share of public sector to the total employment is 3.07 per cent; share of private sector is 1.91 per cent. The share of total sectors is 2.60 per cent.

Literacy Rate:

The total literacy rate of Bellary district is 57.40 per cent (GoK 2006: 334). Out of which, literacy rate of males is 69.59 per cent and female literacy rate is 46.16 per cent (GoK 2002:149). The literacy rate for SC is 42.31 and for ST it is 41.12 per cent. The female literacy rate was 45.28. Thus the literacy gender gap was 0.257. But this was an improvement over the gender gap of 0.339 in the corresponding year of 1991.

Human Development Index (HDI) of Bellary District:

Bellary District which was in the 18th position in 1991 with HDI value of 0.512, continues in the same position even in the year 2001, though its HDI value has gone up to 0.617. In Gender Development Index, the district occupies 17th rank out of 27 in 2001, with a GDI value of 0.606. In the previous corresponding year of 1991, it had was in the same rank with the GDI value of 0.499 (HDR, 2005: 330). The per capita GDP at 1993-94 prices which was Rs. 7277 in 1991-92, increased marginally to Rs. 12291 in 2001-02. During both the corresponding periods, Bellary was in the 9th po-

sition itself. The population living below poverty line also decreased marginally from 44.5 in 1993-94 to 33.1 in 1999-2000.

The sex ratio increased from 966 in 1991 to 969 in 2001. It was above the state value of 960 and 965 respectively in the above said period (GoK 2006).

Hospet:

Hospet is one of the important trade centres of Bellary district. It is the second biggest town and the fastest growing city in Bellary district. It is considered as a Sub-divisional office of Bellary taluk.

Hospet taluka is situated at the Western border of the Bellary District at latitude 15.05' and longitude of 76 degree 20' altitude and is at the border of the Raichur District. The total geographical area of the taluka is 93374 hectare or 934 sq km. The Tungabhadra Dam is constructed in the taluk that gives 13 gram panchayats canal irrigation around 250 days of water through out the year.

The taluka falls under the semi-arid zone, with average rainfall of 518 mm, with the average of 35 days. The minimum temperature of the taluka is 13 degrees in the month of December and maximum is 41 degree Celsius in May.

The geographical area is of 934 sq.km. It is the smallest taluka in the district and highly urbanized. The population density is 335 per sq.km, which is highest compared to the district (TIC-20-21). It has recognised archaeological place called Hampi. The taluka is rich in Iron and Manganese contents. Many medium and large scale industries engaged in mining and processing are situated around the taluk. Hospet is a well known tourism centre where maximum number of floating population is recorded during the period from October to May.

Hospet taluka has a population of 18 per cent of the total population of Bellary district. The density of population is 335/sq km and is the highest in the district. Taluk is identified as Tribal District for the special financing to the STs, with the total population of 3,12,897. SC/ST population is around 30 per cent of the total population of the taluka.

Between 1941 and 1951, there was a rise in the population of Hospet. A large number of labourers were attracted by the Tungabhadra Project (Gazetteer, 1972-104). And many families from the submerged area also shifted to Hospet permanently. Along with the project, the various industries that were started later also attracted people from in and around Bellary district to Hospet. Most of the occupations of the taluka are agriculture and agricultural labour (TIC 2000: 25).

The literacy of the taluk is 51 per cent against 49.5 per cent of the district average. Most of the population depends on agriculture, agricultural labour, earthwork, mining, and business in Hospet. TIC reported that though Hospet is a very fast developing taluk, it has scarcity of land for proper development in terms of industrialization /

basic amenities (TIC, 2000:26). The river Tungabhadra flows in 12 grampanchayat areas and provides irrigation facilities to Hospet, Bellary, and Siraguppa. Further, Hospet taluk is considered favourable for ground water exploitation. There is good scope for lift irrigation and drip irrigation particularly in Hospet taluk because of river Tungabhadra and its tributaries (TIC 2000: 28).

Apart from the above attributes of the districts, the tables below gives us a better picture of the areas of study in terms of important human development indicators.

Table 2.1 : Composition of HDI in 1991 and 2001

District	Karnataka	BangaloreUrban		Bellary	
		Index	Rank	Index	Rank
Health Index (1991)	0.618	0.663	4	0.630	10
Health Index (2001)	0.680	0.705	5	0.685	7
Education Index(1991)	0.602	0.757	3	0.506	23
Education Index(2001)	0.712	0.887	1	0.618	23
HDI Value (1991)	0.541	0.623	4	0.512	18
HDI Value (2001)	0.650	0.753	1	0.617	18

Source: GoK, Karnataka Human Development Report 2005

The table above reveals that the values of Bangalore district are improving over time and the district has secured top position among the other districts of the state, except in health. Whereas except in health index, which is above the state average, Bellary has been below the state index in terms of education and HDI value.

Conclusion:

This chapter tries to give the glimpse of the area under study, namely Bangalore and Hospet belonging to Bangalore and Bellary district respectively. The details of demographic, historical, geographical, economic and human development index of the respective places are briefed in this chapter. This information helps us to infer the factors that might have influence on the lives and capabilities of the people belonging to those areas.

The employment in organised sector is less compared to the unorganised sector. The rate of marginal workers is increasing compared to the main workers. The agricultural labourers are more in number than Bengaluru. Bengaluru is the fastest growing city in the world and is a metropolitan city. It is known for IT, education and other modern industries. Hospet is the fastest growing city in Bellary district. It is well known for its mineral deposits and as a historical place. But agriculture is the main occupation of the people.

The status of Bangalore and Bellary districts, from the point of view of High Power Committee for Redressal of Regional Disparities is also dealt in this chapter. It shows that the districts in north Karnataka region are more deprived and backward compared to South Karnataka region. The benefits of development seem to have con-

centrated in the South Karnataka region than the North Karnataka region (Chandrashekar 2007). As it is rightly put resources are site specific but not demand specific (KDR, 2007:35). The study of these areas with diverse nature and uniqueness is considered for the present study.

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Chapter 3

Women and Informal Economy

- 3.1 Women and development
- 3.2 Women and Family
- 3.3 Women and Work
- 3.4 Policy Approaches and Feminist Theories
- 3.5 Time Frame of Feminist Ideologies
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WOMEN AND INFORMAL ECONOMY

The present chapter consists of the debates on the women and her work. It traces the arguments presented on women by various schools of feminist thoughts and also about the women and development. In the due course, it also deals with the informal economy and its various theories, followed by women in informal economy.

Introduction:

The fact that keeps appearing more often is that of the ignorance of women in development process of a nation. Women have been marginalised either consciously or unintentionally in this process. One of the noticeable reasons is the patriarchal society. Even the development experts believed this and propagated that fruits of development would trickle down to the weaker sections of the society including women. But the prevalent status of women, low sex ratio, wage discrimination, etc shows the present condition of women in the economy. Many studies have tried to bring this condition of women into focus by concentrating on women in different spheres.

An attempt to include women as in the development process has started from the second half of 20th century by creating awareness about women's work or economic activities. Since then there have been many theories in favour of women both within the family and outside the family. Though efforts have been made to bring her in the mainstream, the number of women in formal sector is very less compared to men. They are found to be more concentrated in informal economy (Ghosh 2009, NCEUS 2008).

It has been observed by authors like Desai and Krishnaraj (1990) and others that women have been working from the time immemorial. But they are invisible in the development process (Kabeer 1996). Women, who were generally unskilled, were considered to be the cheap source of labour. They are mainly concentrated in the informal economy.

Thus in this chapter, an attempt is made to understand the debates on women's work, about the informal economy as well as to know about women in informal economy.

Therefore the chapter is divided into three parts. The first part is about the women and the various arguments on the women, her work, family and women and development. The second part is about the informal economy and the third part is about the women and informal economy.

Part 1:

3.1 Women and development:

Women have been the most important contributors to the economic development of a nation. But till recently, economic development is assumed to be a function of economic factors only. The main concern of the economic literature about women's role is the analysis of causes of the existing inferior state and status of women in the society. The suggestions made thereby were about the measures to be taken so that she may participate equally, effectively and productively vis-à-vis men. As the economy was interested in utilising its natural resources to the optimum level, women were considered as underutilized economic resources. Hence she was supposed to play her role appropriately in terms of contribution to the net addition to GDP of a nation.

However, many activities associated with household maintenance, provisioning and reproduction – which are typically performed by women or female children – are not subject to explicit market relations. There is an inherent tendency to ignore the actual productive contribution of these activities. Even the social norms, values and perceptions also render most household-based activity “invisible”. The patriarchal society has always undermined the role of women in the society. It is observed that social conditioning of mind is more predominant in India than western countries (Shanmugasundaram 1989). This makes women subservient in nature. Thus women have been confined to the caring employment, which is generally unpaid in nature.

Women have a unique dual role in the economy namely, one as participating as worker in the production, exchange and economic life in general and the other the contribution to the natural population reproduction for maintaining and developing human race. The second vital function is often overlooked by the economists, and is been considered as a natural phenomenon.

Since 1970s there has been a demand all over the world from women to recognise their role in the society. Apart from this, there have been many attempts from different feminist movements to attract the attention of the world towards the issue of women. As a result, 1976-1985 was declared as Decade of Women. This basically aimed to end the existing discrimination both economic and non-economic, towards women, practiced in varying degrees throughout the world (Kabeer 1996).

3.2 Women and Family:

Family or Home is the basic institution for human beings. Political, economic and social changes that occur in the world have impact on this institutional framework as

well. It has been rightly observed that “the home comes nearer, being an expression of industrial development of mankind, than any other institutions of society” (McMohan in Shanmugasundaram 1989). Similarly, Gary Becker has pointed out, ‘that a household is truly a ‘small factory’. Household combines capital goods, raw materials and labour to clean, feed, procreate and otherwise produce useful commodities (Sen 1999). Hence we can find changes in the behaviour, attitudes, outlook and performance in each sphere of human activity.

Though men and women are the participants in the labour market, their relationship in the institution of home has different impact and influence and hence there is difference in the degree of freedom of labour participation as well. There is division of labour within the family which is deemed to be natural. The main criteria for this division are age and sex. Certain tasks are to be performed by the old and the children, certain tasks like cooking, maintenance of the household, caring for the young and old in the house, collecting the fuel, fetching water and other household chores to be performed by the women. Whereas the work that can be realized in terms of money is performed by the men. This conception has hardly undergone any change for generations and the fact that women are active participants in the economic development of a nation is not acknowledged.

The above facts state that relation between a woman and her family is fundamental to any analysis of women’s role in the economic field (Shanmugasundaram 1989). To run a household in itself is a career for a woman. If she opts for another career, she has to balance between the two roles. The career outside the house becomes an additional responsibility that poses challenge to her primary role in her household. Hence theoretical formulations of employment of women have to recognize the implication of the institution of house as a factor that conditions the scope and significance the women’s economic activities outside their homes (ibid.).

3.3 Women and Work:

Work defines the conditions of human existence in many ways. Vast majority of women are inevitably involved in productive or reproductive activity (Ghosh: www.unrisd.org, accessed on Jan 7th, 2009). Work of women has been utilized for the survival and sustenance of the society from time immemorial. But the work of women has not been quantified, as noted earlier. This ‘invisibility’ of women in data is a reflection of the subordination and underestimation of the productive contribution. Hence, inadequate attention is given to the conditions of women’s work and their implications for the general material conditions and well-being of women (ibid.).

According to Desai and Maitreyi Krishnaraj (1990), if ‘work’ meant, in the broader sense an ‘economic activity’, then women have always worked. But this goes unrecognized, unvalued or undervalued. This is due to the tradition as well as the restricted definition of economic activity and the strong social conditioning.

However, it is recognised that women perform two types of work. One, work that produce income. Two, work that doesn't provide income. Household work doesn't fetch income. The work that is performed outside fetches income. Women not only have reproductive tasks but also take active part in production process. But household work is no lesser compared to the work outside, that brings income. Household chores when performed outside the home are a gainful economic activity. Along with performing tasks like cooking, cleaning, childcare, women also work in post-harvest processing, livestock maintenance, gathering of fuel, fodder, water and forest produce, unpaid family land or family enterprise. They play multiple roles which are not recognised because of the limited definition of 'work'. Based on this, Krishnaraj categorizes the work performed by women in rural and urban India. She identifies seven such categories of work done by women given below.

1. Wage and salaried employment.
2. Self-employment outside the household for profit.
3. Self-employment in cultivation and household industry for profit.
4. Self-employment in cultivation for own consumption.
5. Other subsistence activities and allied sectors like dairying, other livestock rearing such as poultry, goats, pigs, etc and fishing, hunting and cultivation of fruit and vegetable gardens.
6. Activities related to domestic work such as fetching water, fuel, fodder, forest produce, repair of dwellings, making cow dung cakes, food preservation, etc. and
7. Domestic work such as cooking, cleaning, care of children, the aged and the sick. (Desai and Krishnaraj 1990).

Almost every women, whether she is engaged in gainful employment outside the house or not is essentially a 'worker' in her own household (Vanaja 2000). Those who work outside the house suffer from 'double drudgery' as domestic work is considered as a woman's work. Working women in lower income groups, find it difficult to find outside labour to substitute for household-based tasks. Therefore tend to devolve upon young girls and aged women within the household or to put further pressure on the workload of the women workers themselves. In fact, as Elson has pointed out, it is wrong to assume that unpaid tasks by women continue regardless of the way resources and incomes are allocated (Ghosh 2009:50). Therefore social provision for a significant part of such services and tasks, or changes in the gender-wise division of labour with respect to household tasks, become important considerations when women are otherwise employed.

There are various schools that have put forth the development theories, but none of them talk about the role and importance of women. Women were largely linked to the traditional and backward aspects of these societies. They were most resistant to change (Parpart et al: 2000). Hence, these theories did not realize the diversity in women's and men's relations, in modes of domestic and family organisation, or in so-

cial, economic and political life. When men entered the policy process as household heads and productive agents, women were viewed primarily in their capacity as housewives, mothers and 'at-risk reproducers' (Kabeer 1996: 5). Thus, mainstream development efforts were targeted mainly at male population and women were relegated to the marginal 'welfare sector'. Therefore, welfare programmes were designed to relieve poor women's needs as mothers and housewives. The programmes for women included home economics, nutritional training, maternal and child health care and family planning. "Women entered them passively, rather actively, as recipients rather than contributors, clients rather than agents, reproductive rather than productive" (Kabeer 1996: 6).

At this juncture, the publication of Esther Boserup's work, *Woman's Role in Economic Development* in 1970, emphasized women's productive role. This called for integrating women in development process more productively. As a result, International Women's Year was declared by the United Nations in 1975, and consequently United Nations Decade for Women, 1976-85 was also declared. This generated the creation of institutions and networks worldwide, as "women and development" became an area of specialization in the development field.

Two areas where the role of women was dominant, which attracted the attention of policy makers, were food and population (Kabeer 1996). The role of women in family food provision and nutrition was recognised. This helped to establish the links between women's issues and economic development, giving legitimacy to the idea that women's issues have economic implications. And in the effort to control growth of population to achieve economic growth in a country, women were recognized as a crucial variable influencing fertility decisions. Her status like education, labour force participation and fertility rates gained significance in this context. Thus International Decade for Women was declared by the United Nations and women were considered on the development agenda. In 1980s the United Nations declared women as 'agents and beneficiaries in all sectors and at all levels of the development process' (Kabeer 1996: 2). It declared again 'In 1990s the task is to translate greater understanding of the problems of women into altered priorities. ...Empowering women for development should have returns in terms of increased output, greater equity and social progress' (ibid).

Women constitute nearly half the population of the world. An ILO report in 1980 states that "women are 50 per cent of the world's population, do the two-thirds of the world's work hours, receive 10 per cent of world's income and own less than 1 per cent of world property. All because of an accident of birth" (Margabanthu 1989). In India, women constitute 60 per cent of the rural unemployed and 56 per cent of the total unemployed. Large number of qualified women does not enter the employment market due to socio-cultural reasons. Thus women form the largest disadvantaged group of the country. They do not enjoy the same opportunities as men. They have unequal status which leading to considerable disparities in both human and economic

development. They lack access to education, health and nutrition, even in the participation in the economic and political arena. There has been some kind of sensitization about reviving the status of women in past few decades. They share considerable benefits of social services both public and private, but they are denied equal opportunities in political and economic fields. In many countries they still do not get the same protection and rights as men do. They are often looked upon as secondary citizens in many countries.

We can see that the relationship between economy and women, unlike men, is a special one for various reasons. One, the majority of women's work remains invisible. Its nature, scope, and intensity are not measured or partially measured. Two, women's work is subject to influences and forces that are different from those of men and hence not valued uniformly. The kind of work women do, the place they work, how they work and what are the terms of rewards – all these factors are decided by her position in the society. They have cultural taboos and special responsibilities, like child bearing, not shared by others. These matters place women in a different position. Third, women's position is always inferior to that of men. Lastly, the changes in society have different impact on men and women (Desai and Krishnaraj 1990).

This tendency of ignoring the females can be seen in the female to male ratio (at birth) which is declining even during post-independence period. The census data for 1951 and 1961 show that there was no imbalance in the all-India sex ratio. But the picture in the subsequent years identifies the decline in female population per thousand of the male population. Except for Kerala, all other states in India show decline in female male ratio. Even in the developed states in India like Haryana and Punjab, there is decline in this ratio which is the cause of concern.

3.4 Policy Approaches and Feminist Theories:

When a question arises about the relation between the condition of women and economic growth, we can see that the economic growth is not generally associated with higher levels of human development of all population, or even with better conditions of living majority nor does it generate improvements in the socio-economic status of women. However, there is positive relationship between material progress and the socio-economic condition of women. But this is not happened automatically, but it is the outcome of women's struggles for equality and justice. Women's movements have fought for greater rights and empowerment which have been in turn determined by apparent participation of women in the labour market (Ghosh 2009: 47-48).

According to Tina and Candida March, while planning for low income women in Third World Countries the women interests like strategic interests and practical gender interests have to be identified. Strategic needs are those needs which arise from the analysis of women's subordination to men. These needs will vary depending on the particular cultural and socio-political context. Practical gender needs are those drawn from the concrete conditions women experience, in their position within the gender

division of labour, and come out of their practical gender interests for human survival. Practical gender needs therefore are usually a response to an immediate perceived necessity which is identified by women within the specific context.

There are different policy approaches emphasizing on either the strategic or the practical gender needs. These are analysed in the subsequent part.

The *Welfare Approach* assumes that women are recipients of development rather than participants in the development process. It presumes, that motherhood is the most important role for women, and, that child rearing is the most effective role for women in all aspects of economic development. This approach is family centered. The main method underlying in this approach is top down method.

Findings had indicated that neocolonialism was contributing as much as colonialism to the decline in women's status in developing countries. Based on this, Women in Development (WID) challenged the prevailing assumption that modernisation was equated with increasing gender equality. Hence Equity Approach identified the origins of women's subordination not only in the context of the family, but also in relationships between men and women in the market place, and hence it placed considerable emphasis on economic independence as being synonymous with equity.

The *Anti-Poverty Approach* focuses on women's productive role on the basis that poverty alleviation and the promotion of balanced economic growth requires the increased productivity of women in low-income households. It aims to increase productivity in activities traditionally undertaken by women rather than to introduce them to new areas of work.

In *Efficiency Approach*, the emphasis shifted away from women and towards development, on the assumption that increased economic participation for Third world women is automatically linked with increased equity. The Efficiency Approach relies heavily on the elasticity of women's labour in both their reproductive and community managing roles and meets practical gender needs at the cost of longer working hours and increased unpaid work.

The origins of the *Empowerment Approach* are derived primarily from the emergent feminist writings and grassroots organization's experience of third world women. It emphasizes that women experience oppression differently according to their race, class, colonial history and current position in the international economic order.

There is awareness among women worldwide, about their secondary status. Many feminist movements have raised their voice against the subordination status and have tried to uphold the status of women. Hence feminist theories have been put forth to support women. They assert equal treatment for women and right against exploitation on women. According to the *liberal feminism*, the laws that propagate unequal opportunities for women have to be eliminated. The inequality that exists in the access for the consumption of social resources and distribution has to be eradicated. *Marxist*

feminism argues that the capitalist system is responsible for the establishment of class difference in the society and for the exploitation of women. Capitalism, the current form of class society, perpetuates the subordination of women by enforcing their economic dependence on men. (Parpart et al 2000). Hence women should have equal rights in the production system, and should be aware of their rights. *Existentialist feminism* put forth that the women should take part actively in the social life and should be employed. As economic independence is prominent, she should be employed and use her potential effectively and creatively. This helps her to come out of the traditional shackles that held her back from being active in the society. But *socialist feminism* has quite different notion. It says that no matter how a woman participates actively in social and economic field, there is no end to her exploitation. The male dominated society does not change its attitude towards women even if there is production system based on equality. As the subordinate idea is deep-seated in the minds of women, no changes in the social system will bring about a positive change in the status of women. *Post modernist feminism* considers women as a heterogeneous group and insists on having different ideologies for different groups.

3.5 Time Frame of Feminist Ideologies:

Feminist theoretical framework has influenced thinking of development policies. Feminist scholars' efforts in making visible how cultural constructions of femininity and masculinity shape development processes and interventions, and how ideas of gender equality and justice should be applied to the field development were important in shaping new ways of thinking about culture and development (Schech and Haggis 2003). The feminist framework relies on the assumption of women's subordination and provides concepts for examining women's inequality and suggests unique strategies for change. It is apparent that most feminist and development theories have their roots in the West. These theoretical frameworks are dynamic and continually evolve and prone to change. The evolution of the development ideologies can be analysed within a timeframe for the better understanding.

In 1930s, the development initiatives captured the interest of the economists and colonial officials. These theories largely ignored women. They were on the line of modernisation and advocated adoption of Western technology, institutions and beliefs. Westernization and modernisation was considered to be identical. In this paradigm, development was considered a linear process, where "backward" tradition bound people would forsake their traditional practices and embrace modern i.e., Western institutions, technologies and values. Thus, how fast could a country achieve this transition was an important issue, rather than to decide whether to follow it or not.

As a continuation of the previous thought, the period of 1940s and 1950s witnessed projects aimed to modernize colonies all over the globe. Though many of the projects failed, this did not deter the development experts' faith in modernization. After the colonies were granted independence, the new independent governments hired many

of the former colonial development experts to help them fulfill electoral promise, particularly the promise that independence would bring economic development and prosperity for all. The emergence of United States as the hegemonic power of the post-war era coincided with the formulation of the modernization paradigm, and it became a model for countries pursuing modernization.

The 1970s: The Western development experts and the Third World leaders believed that Western development policies would position the Third World economies for a “take-off”. There were very few doubts about its yield being equally extended to all, irrespective of classes, races and gender groups. During this time, Ester Boserup in her path breaking work *Women’s Role in Economic Development* investigated the impact of development projects on Third World women. She stated that both colonial and post colonial development had excluded women. The technology undermined women’s economic opportunities and autonomy. The training in new technologies was imparted to men and hence improved the opportunities and technological knowledge of males at the cost of women. It was believed that the benefits accruing from this would pass on to women also. This reduced women’s access to both technology and employment. Hence, Beneria and Sen points out that it is patriarchal attitudes and not capitalist development that is barrier to women’s equal participation in development processes (Schech and Haggis: 2003).

Women involved with development issues in the US challenged the assumption that modernisation would automatically increase gender equality. They used the term *women in development* (WID) in their efforts to influence the policies of the United States Agency for International Development (USAID). WID is considered to be the variant of “liberal feminism”. Boserup and Barbara Rogers blamed the influence of Western male bias and the imposition of Western gender stereotypes on Third World societies for women’s marginalization in development (Schech and Haggis: 2003: 91). Rogers further said that development was “domesticating” women and ascertaining economic inequalities between men and women, rather than fostering equality of opportunity between the genders. Underlying WID approach is a model of gender inequality as primarily cultural in character and origins. This led to Percy Amendment in 1973. It required gender-sensitive social-impact studies for all development projects, with the aim of helping to integrate women into the national economies of their countries. The emphasis on equal opportunity for women was induced by liberal feminism. Liberal feminism focused on the ideals of equality and liberty. It advocates women to have equal opportunities on par with men in education, laws and policies, and all aspects of life. Thus WID represents a merging of modernisation and liberal-feminist theories.

WID called for improvements in women’s access to education, training, property and credit and for more and better employment. To meet these purposes, the need to integrate women into development projects and plans and allowing them to have

their say in the policy design and implementation were recognised. To convince the modernisation experts to use this strategy, they proclaimed that such women-oriented policies would enhance women's efficiency and consequently enhance economic development (57). This made the governments and donor agencies to integrate women into development. As a result United Nations Decade for Women was announced in 1975.

WID perspective has enhanced the understanding of women's development needs, particularly the need to improve statistical measures of women's work and to provide women with more opportunities for education and employment. It has also provided a checklist for ensuring women's status in societies.

In spite of this, WID approach has few limitations. It relies more on modernisation theory, i.e. it assumes that Western institutions holds most answers and ignores the possible contribution of indigenous knowledge. It is concerned only about women in the role of producers and does not notice their domestic labour. It doesn't raise questions about women's subordination. The WID approach also ignored the impact of global inequities on women in the Third World and the importance of race and class in women's lives.

Attempts were made to seek answers for women's development issues in **Marxism**, which had developed the most thorough critique of liberal modernisation theory. This approach has accepted Friedrich Angel's argument that women's subordination is a consequence of development of private property and capitalism. They argue that patriarchy is merely an outgrowth of capitalist system. Hence a successful class struggle and demise of the capitalist system are required before gender inequities can be changed.

The Dependency theory which is related to this thought, argues that modernisation is not the solution but the cause for the underdevelopment of Third World. The capitalist system is designed to sustain this dependency (Partpart et al: 59). The Dependency feminists saw mainstream development as part of Western capitalist neo-imperialism, designed to mold Third World economies to the needs of western-based global capital. This called for the critical attitude toward Western technology and a commitment to Third World self-reliance.

Dependency theory corresponds to the radical feminist theory. These theories emerged during the period of challenge to existing power structures. Both promote separation from the sources of power and domination. Radical feminism argues that the patriarchy exists in all societies and is fundamental source of inequality. Therefore alternative social institutions have to be created within which women can fulfill their needs. This approach influenced the thoughts of academicians and activists, who appealed for women's projects that are separate from men's, i.e. "women-only" projects to protect women's interests from the patriarchal domination. This approach is also known as *Women and Development (WAD)*.

WAD stresses the distinction of women's knowledge, women's work and women's goals and responsibilities. It calls for recognition of this distinctiveness and acknowledgement of the special roles that women have always played in the development process. Thus WAD offered an important corrective to WID. But WAD is not free of limitations. The WAD approach takes notice of women as class, downplaying heterogeneity among women, particularly along racial and ethnic lines and assuming that the solutions to problems affecting the world's women can be found in the experiences and agendas of one particular group.

The 1980s: The two oil crises and replacement of basic human needs by the economic mismanagement and underdevelopment in Third World revealed the structural flaws and weak economies. The international development agencies like IMF and the World Bank on line with modernisation proposed that the Third World undergo structural adjustment to revive themselves and flourish. Structural Adjustment Programmes (SAPs) proposed reduction in government expenditure and increase of market forces in the Third World economy.

There were some feminists and development theorists who were not convinced by both the WID and WAD approaches. They argued that neither WID nor WAD addressed the fundamental factors that construct and maintain gender inequalities. As a result, Gender and Development (GAD) perspective, which is also called as the "empowerment approach" or "gender-aware planning", emerged as an alternative to WID and WAD (Parpart et al 2000: 62).

GAD approach emerged from the grass-root organisational experiences and writings of Third World feminists. It has been expressed by a group called Development Alternatives with Women for New Era (DAWN). It called for an approach to women's development that recognizes the importance of global and gender inequities. It draws from the socialist-feminist perspective and argues that women's status in society is deeply affected by their material conditions of life and by their position in regional, national and global economies. GAD also recognizes that women are affected by the nature of patriarchal power in their societies at the national, community and household levels. It intends to investigate women's material conditions, class position, patriarchal structures and ideas that define and maintain women's subordination. It concentrates on the relationships between women and men, and not women alone. In this approach, gender relations are seen as socially constructed patterns of behaviour, a key determinant of women's position in the society, and can be changed if it is desired. It focuses on the interconnection of gender, class and race. Women experience oppression differently according to their class, race, colonial history, culture and position of economic order. GAD recognizes the differential impacts of development policies and practices on women and men and perceive women as agents, not simply as recipients, of development. Thus this perspective calls for both gender relations and the development process.

A distinction is drawn within GAD perspective between women's interests (a biological category that assumes homogeneity) and gender interests (a socially constructed set of relations and material practices). Gender interests can be either practical or strategic. Practical gender needs arise out of concrete conditions; these are immediate perceived needs, such as the need to provide food, shelter, education and health care. Strategic gender interests arise out of an analysis of women's subordination and require changes in the structures of gender, class and race that define women's position in any given culture and aim at gender equality (Tina and March 1991, Parpart et al. 2000).

The 1990s: WID, WAD and GAD approaches were influencing in various ways on the development practices. The WAD approach remained to be strong. Women continued to organise at the grass-roots level and through broader networks to increase recognition and support for women's special contributions to national development. WID was dominant in the approach of governments, relief and development agencies (both United Nations agencies and NGOs) and bilateral donor agencies. In general, 1990s brought a new round of critique and debate to challenge how we think about both development and feminism.

3.6 Pedagogic Theoretical Approaches to Women and Work:

There are some pedagogic theories that have explained about women and the nature of their work. The most important are Neo Classical, Institutional, Marxist, Neo-Marxist and Radical.

According to *Neo-classical theory*, the income of the husband and the women's labour force participation is inversely related. But gradually this was observed to be the opposite. Eventually it was discovered that when the income of the family increases, women prefer more leisure. There was another thought "New Home Economics" propounded by Gary Becker in his "A Theory of Marriage". He identifies sexual division of labour in the household and principle of maximization when he says that "women hire men as bread winners because men earn more than women in the market and men hire women to bear and rear the children as women have superior skills for this task" (Devi 1989: 28). The neo-classicals failed to recognise that the lower earning of women is due to the social justice. But they attribute it to small investments in human capital voluntarily made by women which in turn lead to lower productivity. This happens because women withdraw from market during child bearing and rearing; they choose job that doesn't have on the job training; and they avoid job that requires training. Women are seen as adjusting to the market forces. This also leads to the difference in the rate of unemployment between men and women.

The *institutional school* considers family as an important institution. This puts forth that home is conditioned by the market as market is conditioned by the social factors. It tries to see the connection between the women's market and non-market

work. The participation of women in the labour market depends on the availability of jobs in the market. Therefore women have no choice. The market decides the kind of job they should do. The institutionalists maintain that women receive lower wages due to labour market segmentation and sex-type of jobs. Inequality of sex is articulated in the form of “job discrimination” i.e. unequal job assignments and not the “wage discrimination” or the unequal pay. Thus one important point that the institutional school recognised is that women are confined to certain sectors of the economy. It is the market that imposes such a role on them so that they can be paid lower wages (Devi 1989).

Marxist approach towards women and work can be traced back to Engles’ “Origin of family”, Private Property and State. He proposed a historical explanation of the relationship between the development of the means of production, food, the rise of property, the state, evolution of monogamy and subjection of women (Devi 1989). He traces the development of the means of production through the periods of savagery, barbarism and civilization. At first, private property was unheard of. In pastoral age, with the surplus of cattle, milk and meat, the need for private property emerged. Later on there was a shift from mother right to father right. In other words, the society transformed into patriarchal society. As the wealth increased, the status of man in the family increased. Thus the overthrow of mother right as Engles consider it was the “world historic defeat of the female sex” (ibid.).

Engles argued that emancipation of women is possible by their full entry into social production (in Shanmugasundaram 1989). But experience proves that this is not feasible since women are still at the extreme end of the labour market. And also that the women’s participation in the labour force outside the household is a result of the family’s budget requirement. The complexities of social institutions, customs and beliefs “invisiblise” women’s contribution to production. Hence women’s income or economic effort is considered as secondary and not main. Thus, the status of women in the society does not improve by mere labour participation. That is to say that wage employment *per se* is not emancipatory. It is a necessary condition but not sufficient.

Its interesting to note that first and foremost advocate of working class, Karl Marx, did not refer to the women workers. He did not try to expose the exploitation of women within each class structure nor did he condemn the inadequate opportunities to women workers that were so very apparent in the working of factories. His theory of surplus value which helped capitalists to increase their profits proposed two methods to augment this surplus value. One, to prolong the working day as much as possible to increase the number of hours of surplus labour; two, to reduce the number of hours necessary to produce the worker’s subsistence. But this was realized by employing women and children who require less for their sustenance than adults and men, which was taken into account by Marx.

Neo-Marxian theories have concentrated on value and price extending the labour theory of the value and the theory of surplus value. Rejecting the above theories,

J.Roemer has put forward a general theory of exploitation. His theory encompasses feudal, capitalist and socialist modes of production. He says that exploitation in each case is the consequence of unequal distribution of property rights. For instance, feudal exploitation arises from differential access to freedom from bondage. Here freedom itself is a property. Hence differential endowments of human assets take the form of skill and status exploitation, and apparently gender and race exploitation (Yashoda 1989: 46).

Unlike Marx's concept of exploitation based upon extraction of surplus labour, Roemer puts forth that exploitation can take place even in the absence of employment relations. He derives his theory from the Class Exploitation Correspondence Principle (CECP). He builds five distinct classes based on the given endowments. They are (i) pure capitalists who only hire labour, (ii) small capitalists who both hire others and work for themselves, (iii) petty bourgeois who only work for themselves (iv) mixed proletarians who work for themselves as well as sell part of their labour power, and (v) proletarians who sell only labour. The first two classes are the richest and most exploitative classes while the last two are the poorest and most exploited strata (ibid.).

If we make an attempt to impose the above class distinctions on the status of female, and introduce Sex Exploitation Correspondence Principle, the non-worker rich women will fall in the first two categories, and poor and middle income women come under the last two classes. But the exploitation is more intense since the property right and endowment of human skill and non-human assets are more biased against women than men (ibid.).

The **Radical approach** focuses on material and political benefits which capitalists derive from the family. Family survives because it serves the interest of the capitalists. The sex inequality in the market is based on the sex inequality at home. Therefore capitalism has to be ousted for the liberation of women. But this is just the necessary pre-condition and not a sufficient condition. The most important thing for them is to overthrow the patriarchal structure of the family structure. The economic independence of women is considered not as liberation but as capitalistic exploitation. Women go for paid job to satisfy the needs of patriarchal capitalism that is industrially centered. This happens because the growth of capitalism requires an expanding labour force, which is possible only by bringing women out of their house for wage labour.

Segmentation of market arises as a response to the needs of capitalists to divide and rule the working class. Even the class struggle and trade unions do not favour the interest of women.

Yet another development thought about the economic role of women is **New Household Economics** which is an off shoot of Veblen's institutional theory. It deals with the interconnection between women's fertility, market work and marital status. It claims that a higher reproduction rate, higher proportion of married women means low female labour force participation in less advanced or developing countries. It says that

higher real wages for women's market work would reduce both their propensity to be married and increase their participation in wage and salary employment.

The above theories are based on the Western industrialized societies with a different cultural background than the developing countries with different social and cultural environment. Therefore acclimatizing these behavioural assumptions of west to the oriental societies like India, where work outside home in its many forms has not found appropriate base though wage payment is inadequate.

In India, Hilary Standing and Bela Bandyopadhyaya have explored the area which has received less attention. They have studied the precise effects of women's participation in labour market on family based household, which concentrates on the changes in the domestic division of labour and the distribution and disposal of women's wages. They uphold that interpersonal and intra-household relationships have important implications on material and ideological conflicts of interest between men and women.

The above theoretical explanations about women's work shows that market is pivotal to the women's work. The studies also point out at the reciprocal relationship between economic development and the development of household. This indicates that modern economic life of women can be understood by examining the development of the household.

3.7 Segmentation of women labour market:

When the employment of women is the main focus, there are two aspects that are to be considered. One, is their employment as a percentage of the total female population, indicating the female work participation rate and the other is women's employment as a percentage of the total number of persons employed in a sector.

It is well established that sexual division of labour operates in the labour force. The reason for such an arrangement is seen in the theoretical discussions in the preceding part in this chapter. Women get fixed into specific sectors and within each sector, specific occupation and within each occupation, further concentration into a narrow range of specific operations. These are mainly determined by the culture. And some might be because of the option of getting with household responsibility. Age is another factor that determines the place where a woman works.

In recent years, large number of women are seeking work and staying in jobs for longer periods. This has made an impact on the labour theories. It is also observed that women employment differs from that of men and is characterized by discontinuities due to marriage, child bearing and post-natal demands at home. Along with these factors other reasons like women's minimum work preferences, low time allocation for labour market, lower skills and job orientations in particular and lower literacy levels compared to men have generally pushed women to occupation that are mainly peripheral in nature. Thus there is segmentation of the labour market based on differential and low productivity of women *vis-à-vis* men. It is a striking fact that women are found in crowded, low paid and dead end jobs mostly in supportive roles.

Thus we can see that segmented market generally implies that (i) segments include distinctly different groups of individual differentiated by such characteristics as caste, sex, age, wealth, education or skills (ii) individuals can move from one segment to another only with substantial difficulty. That is to say that male segment is not accessible to females except some exceptions. Women are confined to few jobs that men cannot enter and do the job. Generally segmentation of work is in favour of males at the expense of the females. In India, ideological support for such segmentation is deep-seated, ruled by culture and patriarchal norms. Thus we can identify the predominant role of women in agriculture.

Therefore, confinement of women to certain occupations has made it easy for the employers to pay low wages to women. This is glaringly visible in the informal sector, where they are paid very low wages. This has kept the family wages just enough to enable them to survive (Devi 1989).

There is restriction that women and men should do only particular kind of job. This, for example, prevents a woman from touching the plough and men from doing the domestic chores. Low wages for women is acceptable attributing it to the lack of physical strength and stamina. As noted earlier, this was one of the reasons for lack of education of women in the developing countries.

In this background, dual market theory where men are paid more than women and men are employed in more number compared to women. Women are pushed to the periphery of occupational spectrum irrespective of industrial development of that region (Shanmugasundaram 1989). There is an attempt to overcome this lacuna by equal opportunity legislation which is binding on the large firms in the organised sector. But the employers to evade this legislation do not employ women in their firms.

In Indian society we can find a hierarchal work pattern in case of women influenced by the social pattern. Four main social groups were recognized in 1950s. In the high-caste group, women did not participate in the outdoor activities and observed *purdah*. Their husbands just supervised the workers. Next was a group of local cultivator. The women in this group did domestic duties for which they were not paid and men ploughed their own fields. The third group consisted of ordinary low-caste people, where women assisted their husbands in the fields and went to markets. Besides working in their own fields, they also worked for a wage in the busy season. The fourth and the lowest group was that of poorest and of low castes who had to seek paid work to maintain their families (Dubey in Ester 2008).

This shows that the segmentation as well as the working position of women thus depended as the class and caste of the family to which they belonged. The more higher the caste and class, the more women were secluded. This was considered as self-esteem of the family. The woman of this household had to avoid all manual work outside the household, in order to distinguish herself from despised and hard working female labourers, even though it meant that she had to live in utter poverty. This is not

just a case of India. Even through out the world and especially in developing countries certain criteria would decide about allowing a woman to work outside the household. This has caused different types of female work pattern. There is veiled, non-working woman of the Middle East; there is a domestic wife who contributes very little to farming found mainly in Latin America; the active family member who must carry a large share of the burden of work in the family farm and who may occasionally work for others, a characteristic of the South East Asia; and 'African type' of woman who cannot expect to be supported by her husband, but fend independently for her own support and for that of the family by accepting whatever work she can find (Ester 2008).

Women, especially, poor women are not a homogenous group. They are divided on the basis of caste, class and employment activity. They are discriminated within the family itself in terms of distribution of resources, property, income, consumption and assets. As a result poverty affects women with lower consumption, poor health and lower education. Thus women headed households have a higher incidence of poverty. Though they work for longer hours and contribute substantial to the family income, their productive and reproductive labour gets unrecognized. The lack of women's access to land, credit and education prevents the access and control to new technologies.

It is opined that economic development has worsened the condition of women in the third world. Now women are seen working for long hours. They are forced to walk for a long distance to get water and firewood. They have to work for extra hours in other's fields to earn her living for meager wages. The subsistence farming which was the source of household maintenance earlier has disappeared due to commercialization of land, introduction of new technology and cash crops.

3.8 Women' work in India:

Women's work is not given the same weightage as men's work even by the women themselves. Social conditioning of mind is more predominant in India. Women's work is supplementary in nature that should not disrupt and disturb the family and household commitment. And, all educated women do not enter labour market. Thus returns to education are low. David Owens observes that it is necessary to educate four of them for "one to work and three to stay at home" (in Mahajan: 1989:52). Even the status of marriage influences the work of women. Higher the status of husband, lesser is the chance that the wife will be employed.

Women have always worked from time immemorial. Anthropologists say that women were the major producers of food, clothing, crafts, and many other tools through most of the human history. In many developing countries, like Africa, in the pre colonial period, women were the main agriculturalists. The nature of their work has undergone drastic changes owing to the policies of colonialism and the structural changes of development. In India, the women who were mainly engaged in the crafts, weaving, husking, etc., were replaced by the weaving industries, rice mills, changes in the ownership of landholding etc. in the colonial period. The demand and supply of cottage and house-

hold industries, which had engaged women, declined. It is also observed that there were fewer jobs that could accommodate women compared to men in the modern industries. The tables given below, elucidates this further.

Table no. 3.1

Women as % of Total workers in the factories.

Year	1927	1937	1947	1950	1956	1967
Women as % Total workers	7.0	14.2	11.6	11.3	11.9	10.6

Source

Four factors are held responsible for the decline female employment. One, the structural changes in the economy that eliminated what were female occupations; Two, the new industries that sprang up were inhospitable to women, with the changing ideologies about men and women; Three, most of these new industries were urban based, which made it difficult for women to combine child care and domestic work with paid work outside home. Apart from this, lack of literacy, long distance travel, absence of kin and neighbours' support in urban areas also aggravated the decline in female employment. Four, the changes in work organization did not change the women's role of child care and domestic work. (Neera Desai and Maithreyi Krishnaraj 1990: 61). As a result, the female work participation of women declined. This can be seen in the table given below.

Table no. 3.2

Secular Decline in Female Labour Participation

Year	Female Workers as % Female Pop.	Male Workers as % Male Pop.	Pop. Sex Ratio (No. of females as per 1000 male	Female Workers per 1000 males Workers
1901	31.70	61.11	972	504
1911	33.73	61.90	964	525
1921	32.67	60.52	955	516
1931	27.63	58.27	950	450
1951	23.31	54.04	946	408
1961	27.93	57.12	941	460
1971	14.22	52.75	930	215
1981	20.85	53.19	936	367

(Based on Census Figures for 1971 and 1981 including marginal and secondary workers) (ibid)

This displacement continued in the post colonial period as well. In the year 1971, the female labour participation was low of 14.22 per cent. The reason was technological changes that favoured men and insufficient opportunities for potential female workers. (The low rate male labour participation is due to the fast growth of male population than the absorption in labour force.)(ibid: 63). There is another inference which says

that in the stage when men moved to the commercial activities, women remained outside it partly because their lives are more intricately linked with the existence of the family and the continuation of human race (Sen 1989:61)

Many studies also reveal that there is no transfer of female labour from agriculture to non-agriculture, but are concentrated in agriculture. The proportion of female agricultural labour was less than one-third of the total female work force in 1951. By 1971, this rose to more than 50 per cent. This further shows that industrialization in India has not attracted women even after independence and planned economic development.

There are several micro studies that prove that there is inverse relationship between income level of the household and women's participation in labour force. The lower the income level, the greater is the pressure on women to seek work to sustain themselves and their families. That is to say, the poorer the family, the greater is the work burden on women. But being employed is not an important status. The kind of work they do, the terms under which it is done, the reasons for which it is done is important. For many female workers, work is not a matter of choice, or a high esteemed job. Most of it is tedious, backbreaking, and unskilled with insufficient rewards. They are such activities that are considered as having low status in the society.

There is also selective employment of women. For example, apart from agriculture, the highest concentration of women outside agriculture is in food products, tobacco, beverages and textiles, sanitary and domestic services, in education and health services. The first few jobs are ill paid jobs, whereas teaching and nursing is considered as *female jobs*. The Report of Working Group set up by the Planning Commission, 1978, identifies the concentration of women in household sector like weaving, cane, bamboo, pottery, coir products, leather, khadi, embroidery, garments, wools, silk worm rearing, etc. When women work in the household sector, they have the status of family-workers with no direct control over earnings, because of the patriarchal control. Even within the industry, women are employed selectively only for narrow range of tasks. Therefore when there is automation in the industries, in specific tasks, the women who don't have diversification on jobs in industries, are vulnerable to retrenchment.

The above discussion was pertaining to the period before, the new economic reforms of 1990, which proposed for the structural adjustment. The globalisation, liberalisation and privatization has prevailed since then by opening up the economy to the international market. The share of primary sector as a percentage of total GDP which was 41 per cent in 1980-82 reduced to 22 per cent 2004-06. The share for secondary sector for the same period increased from 22 per cent to 26 per cent and for share of tertiary sector increased from 37 per cent to 52 per cent. The total real GDP growth increased from 5.5 per cent in 1997-98 to 2001-02 to 9.4 in 2005-06. But as expected this did not generate desired increases in productive employment in services that would have enabled a shift of the labour force out of agriculture. The employment situation is worsened because of trade liberalisation and reduced government protection.

3.9 Feminisation and Casualisation of Labour:

Another aspect of women's employment is feminization of labour force. Standing observes that there are labour market distortions due to the integration of domestic economies of developing countries into the global economy (in Sanyal et al: 2009:155). There is 'flexible labour market' generally referred to informalisation of work and feminisation of labour in a number of industries and services. This process of informalisation involves subcontracting of work and reducing the size of the work force. Feminisation of labour force according to Standing is the global phenomenon where there is increased participation of women in substandard work (Sanyal et al: 2009:155). This is done by the employers to reduce the wages costs, save on fringe benefits, with no social security and no trade union rights to their employees. The increase in casual workers is also the effect of privatization and the structural adjustment.

In the context of casualization of work force especially women workers has gained importance in the context of liberalisation. Casualization displaces the better-paid, more protected workers and increases insecure and low-paid employment. The data reveal that the proportion of the total work-force, both male and female working as casual workers has increased significantly during 1990s at the expense of self-employment and regular employment. In rural areas, female casual labour force has raised to 39.6 per cent in 1999-2000 from 35.3 per cent in 1983. But this trend is opposite in urban areas. This increase in female casual workers is the clear indication of feminisation of work-force.

In urban India, the female work participation has increased in the regular employment category unlike rural areas. The proportion of casual labour decreased from 28.4 per cent in 1983 to 21.4 per cent in 1999-2000. The proportion of women regular workers increased from 25.4 in 1983 to 33.3 in 1999-2000. But this doesn't mean that these regular women workers enjoy the benefits of formal employees, especially in terms of social security and other non-wage benefits. The following table makes clear the proportion of casual workers both male and female over a period of time. (Sanyal et al: 2009: 173)

Table no. 3.3

Percentage Distribution of usually employed workers in rural and urban India

Year	Male workers			Female workers		
	Self Employed	Regular employee	Casual Labour	Self Employed	Regular employee	Casual Labour
Rural						
1983	60.5	10.3	29.2	61.9	2.8	35.3
1987-88	58.6	10	31.4	60.8	3.7	35.5
1993-94	57.7	8.5	33.8	58.6	2.7	38.7
99-2000	55	8.8	36.2	57.3	3.1	39.6

	Urban					
1983	40.9	43.7	15.4	45.8	25.8	28.4
1987-88	41.7	43.7	14.6	47.1	27.5	25.4
1993-94	41.7	42	16.3	45.8	28.4	25.8
99-2000	41.5	41.7	16.8	45.3	33.3	21.4

Source: GOI, NSSO, Employment and Unemployment Situation in India, NSS 55th Round, Report No.458 (Sanyal et al.:173)

The table clearly shows that the proportion of female workers vis-à-vis male workers as casual work-force is more in rural areas due to seasonal character of production.

Though there is rise in the employment of women in the recent times, it doesn't mean absence of gender discrimination. The table below shows that there is very little movement of female workers out of agriculture even in the post reform period. About 85 per cent of women in the national level are still engaged on agriculture and majority of them are working as agricultural labourers. A large segment of women workers in urban areas have to depend on agriculture and allied activities. Women find it hard to move out of agriculture because of sharp fall in the number of manufacturing and trade units during the post-reform period.

In rural areas, the households usually depend on agriculture for the livelihood. But the growth in rural non-farm sector releases the agricultural workers for non-farm activities. Women form an important component of the rural workforce in the informal manufacturing sector both as workers and self-employed in own-account enterprises. In urban areas, the main activities are related to industries and services. Women are mainly employed in household industries, petty trades and services, buildings and construction, etc. As on March 31, 1999, women constituted only about 17.2 per cent of the organised sector (both public and private) employment (Sanyal et al: 2009: 171) and the rest were in informal sector.

Table no. 3.4

Percentage distribution of usually employed persons (male and female) by sectoral division: India

Sectors	Years	Rural		Urban	
		Male	Female	Male	Female
Agriculture	1977-78	80.6	88.1	10.6	31.9
	1983*	77.5	87.5	10.3	31
	1987-88	74.5	84.7	9.1	29.4
	1993-94	74.1	86.2	9	24.7
	1999-2000	71.4	85.4	6.6	17.7
Industry	1977-78	8.8	6.7	33.8	32.4
	1983*	10	7.4	34.2	30.6

	1987-88	12.1	10	34	31.7
	1993-94	11.2	8.3	32.9	29.1
	1999-2000	12.6	9	32.8	29.4
Services	1977-78	10.5	5.1	55.7	35.7
	1983*	12.2	4.8	55	37.6
	1987-88	13.3	5.2	56.4	38.5
	1993-94	14.7	5.6	58	46.3
	1999-2000	16.1	5.8	60.8	52.9

Source: GOI, NSSO, Employment and Unemployment Situation in India, NSS 55th Round (1999-2000), Report No.458, Table 6.7.

*Notes: * Calendar year (January-December)*

Studies reveal that the industries especially, the manufacturing sector has failed to absorb the growing work force in the urban economy. This has happened in the industrially advanced states of Gujarat and Maharashtra. In 1990s, there has been a fall in the female participation in Asia. The main reason that is traced for such a sequence is the entry of many large transnational companies in Indian construction in a big way. The increased mechanization has displaced labour in nearly all construction operations. Women labour have been displaced from their traditional activities like soil digging and carrying, brick carrying, carrying inputs in concrete mixing and placing, concrete curing, and so on.

The service sector has increased the intake of urban work force, mostly female workers in heterogeneous types. Educated women have been absorbed in banks, finance, insurance firms and other corporate jobs. Many others are engaged in informal sector as casual workers and they provide personal services like domestic work, cleaning, and cooking and caring of children and the aged in urban areas. These jobs are low paid and irregular.

The structural reforms have brought drastic changes in the pattern of employment in the country. We can find casualisation for female workers. The category of self-employment is dominant for female workers. Wage differentials still exist between men and women workers. These accounts convey that the status of women has not improved in the Indian labour market. The neo-liberal policy has failed to reduce gender discrimination in public and private sectors. The increasing casualization and recruitment of women in service sector is attributed to the flexibility of the labour market and the high growth of informal sector during reform period.

When the question of role of women and economic development arises or when there is a debate on the women and work, certain related issues emerge which have to be given due importance. In the late 1980s when there was a change in the economic thought and when it was moving away from the clutches of classical thought, the issues were different from that of the issues raised now after globalisation and economic reforms. The international women decade was completed by the time of late 1980's. And

in late 2000's the structural adjustment programme in the developing countries and neo liberal wave in the world economy, have brought about changes in these issues. Hence it is pertinent to understand the trajectory in this matter to understand the concerns of women economic issues. There have been efforts to integrate women in the development process, not symbolically but as a central process of resource allocation in development planning.

In 1980's the first and the foremost issue was to devote attention to find ways to integrate women in development process and to see what kind of resources need to be allocated to them. In other words, this meant addressing a major question of – should development policies continue to maintain the dichotomy between the modern and traditional sector?

The second question was about the ownership and the control of the technology. The lack of access to land, credit, education by women prevents the access and control of new technologies. Women play important role in the food-chain activities namely, production, processing, preservation and preparation of food. The new technology on land has drained labour off from food crops. Cash crops have replaced food crops. In addition to this, the labour saving technology has displaced land labours. This has led to migration to urban areas. And women have to work in cash crops farm along with food crops farm.

The important issue is related to the attention towards women in informal sector. The necessity to study living conditions of these women in detail was felt.

The last is the question of industrialization which was receiving impetus during the period. It was felt that industrialization had “taken resources out of the household and as a consequence women have forced to at the lowest paid jobs in the market sectors to maintain life. Industrialization has given women some fairly elaborate domestic technology in return. This technology however is not for the poor”. And at the same time, women's domestic work was still not considered in the GNP calculations (Devi 1989).

3.10 Women and the five year plans:

Women must not be regarded as mere recipients of public support. They are, first and foremost, economic agents – declared World Bank in 1992 (Vasavi and Kingfisher: 2003: 1). Women have been the targets of the state-based policies and programmes in India. But yet the government has failed to provide structural support for the objective. The early programmes and policies since 1950s considered women as passive recipients to whom the state owed services of education, health and welfare. They were primarily based on the welfare approach and regarded women as second-order agents in planning and development agenda of the country. The trajectory of women in the five year plans in India can be analysed in this context. The first four plans did not confer productive capacity to women. Whereas the first plan (1952-57) ignored gender dimension in national development, the next second to fourth plans (1958-

74) were focused mainly on providing welfare schemes to women. This meant that the women were treated as a part of 'vulnerable sector', which also included Scheduled Caste and Scheduled Tribes, and the mentally and physically handicapped, whose problems were associated with social customs and values.

These were on lines with the Community Development Programme (CDP), based on suggestions of United States' aid agencies. It emphasised the possibility of promote economic growth through changes in community skills. Accordingly, men were given training in agricultural modernisation, animal husbandry and marketing. Whereas women's programmes emphasised on enhancing their domestic and community skills through imparting them education on nutrition development, baking, hygiene, and thus orient them to become better housewives and supporters of community's effort in achieving high economic growth.

The next plans, that is, fourth to Seventh Plan (1981-86), were focused primarily on the twin problems of poverty and population pressure. Instead of productive capacities, the reproductive capacity of women was focused to control the population growth. The report on the status of women, *Towards Equality*, emphasised on better participation, integration, and recognition of women's labour, services and needs. But its focus remained on generating better opportunities and services for women. *Shramshakti* report (1988) focused on self-employed women and women workers in the informal sector. It highlighted women as the major earners and not as supplementary workers.

Post 1990s policies treats poor women as active economic agents. The Structural Adjustment-Linked Programmes has made the state, an emergent capitalist state (Jayal in Vasavi and Kingfisher: 2003: 8). It focuses on the need to build on women's contribution to market-based production and development activities. The neo-liberal economics has focused on women as 'independent economic beings', because an increase in women's income will lead to improvements in the domestic domain, reduce poverty and lead to improvements in the 'intergenerational effects on the quality of human capital' (World Bank in Vasavi and Kingfisher: 2003: 8-9)

Part 2:

This part tries to capture the meaning, definition, features of informal sector. There is an attempt to understand the views of the most important schools of thought about informal sector from the historical perspective. The current chapter attempts to understand the importance of informal economy and to understand why women are concentrated more in number in this sector.

Introduction:

In this part an attempt is made to understand the debates on informal economy. Informal economy is known by various terms like unorganised sector, subsistence economy, need-based economy etc. It refers to that part of the economy that is mainly

distinguished on the basis of labour relations and the production process. Informal economy was earlier considered to have emerged due to the failure of development policies. Hence there was lot of skepticism about this sector. Yet this sector is constantly growing, providing employment opportunities especially to the illiterate and unskilled labours. It is also drawing the attention of academicians and many pedagogic theories have been drawn. The chapter attempts to briefly delineate those discussions and hence give an outline of the informal economy.

3.11 Informal Economy:

The developing economy in general is bifurcated as formal and informal economies. Various terms like organised and unorganised, modern and traditional, capitalist and subsistence, protected and unprotected, have been used to indicate the same. This distinction is made on the basis of certain factors like size, nature of market and relation with the state. They are employed to understand the labour and market relations.

Organised sector is one which has employment security, regular wages and social security. Informal economy is largely seen as 'residual', 'peripheral' of the organised sector and often 'invisible' (Sudarshan and Unni 2003). Unorganised sector is one which lacks the above major features. The unorganised sector that was found in urban areas was considered to be residual as it belonged neither to agricultural sector nor the industrial sector till Hart called it "Informal". Informal sector has emerged as a powerful segment contributing to considerable growth of the economy. By being an employer, especially to rural migrants, it has occupied central position in the modern economy (Narasimhan 2000).

According to Sethuraman, the informal sector, as its name suggests, is not formal in its character or operations. It presents a spectrum of economic activities, with the participation of self-employers, casual workers, unpaid family workers and migrants. Diverse activities and the complex nature of the structure of the informal units engaged in manufacturing, trade-servicing, construction, and so on, make it extremely difficult to find a comprehensive definition for these (Narasimhan 2000).

In 1950s and 1960s, it was assumed that with the right mix of economic policies and resources, poor traditional economies could be transformed into dynamic modern economies. In this process, the traditional sector comprising petty traders, small producers and a range of casual jobs would be absorbed into the modern capitalist or formal economy and thereby disappear. This notion was reinforced with the successful rebuilding of Europe and Japan after Second World War and the expansion of mass production in Europe and North America. But in 1970s, this belief of economic growth in developing countries started fading away due to the widespread unemployment. Thus the ILO developed a number of multi-disciplinary 'employment missions' to various developing countries.

The formal-informal sector dichotomy was first coined by Keith Hart when he was studying urban Ghana as a part of ILO projects. His study identified a number of

income and employment generating activities in the 'unenumerated' sector of urban settlements. The workers engaged in them mainly worked as self-employed, as against the wage labourers of the 'enumerated' sector; the new entrants to the urban labour market, particularly migrants from rural areas were forced to work in the informal sector as they lacked adequate opportunities in the formal sector and had no skills and experience required for the jobs in the formal sector. He particularly referred to the street vendors, shoeshine boys and rickshaw pullers garbage collectors, home-based garment workers and home-based electronic workers. The terms, informal income generating activities, unorganised sector, unenumerated sector, self-employed individuals, and urban proletariat, were used by Hart in his study more or less alternately and interchangeably. (Papola 1980).

According to the study of ILO-UNDP Employment Mission in Kenya, the informal sector has the following characteristics: easy entry for the new enterprises, reliance on local resources; family ownership of enterprises; small-scale operations; labour-intensive work and technology, using adaptive technologies; use of skills acquired outside school i.e., informally acquired skills of workers; an irregular and competitive market. The formal sector has the characteristics that are opposed to these. Here it is the enterprises and not the individuals that are classified into the formal and informal sectors. The ILO discussion incorporated the idea, that this informal sector had untapped development potential because of its flexibility and potential for creative responses to economic change (Jayati Ghosh: 5). Hart and Kenya mission team were positive about the informal sector, noting its efficiency, creativity and resilience. They recognised that traditional sector had not just persisted but had expanded to include profitable and efficient enterprises as well as marginal activities (Chen, Vanek, Carr:2004). But many scholars think informal sector to be marginal or peripheral and not linked to the formal sector or to the capitalist development (Chen, Vanek, Carr: 2004). Supporters of the neo-classical economics feel that it is transitory. The informal sector would disappear once the developing countries achieve sufficient levels of economic growth or modern industrial development. There is other group of scholars who counters this argument and argues that the industrial development might take a different pattern in developing countries – including the expansion of informal economic activities- from the way in which it had in developed countries (ibid.). And this sector contains the mass of the working poor whose productivity is much lower than in the modern urban sector from which most of them are excluded (Breman: 1976).

According to Colin Leys, the informal sector means economic activities which largely escape recognition, enumeration, regulation and protection by the government. ... Labour-intensive, competitive, using locally produced inputs, developing its own skills and technology, locally owned and controlled, the informal sector is, in the ILO Kenya Report mission's view, the model of the kind of economy Kenya needs; but instead of being encouraged to the maximum, it is restricted and harassed so that it, too, fails to furnish adequate incomes to those who are engaged in it (Gerry 1987).

Again in 2002, the ILO argued for defining the informal economy as “comprising the marginalized economic units and workers who are characterised by serious deficits in decent work – labour standard deficits, productivity and job quality deficits, and organisation and voice deficits. Reducing these deficits in the informal economy will promote the transition to recognised, protected, legal – and, therefore, ‘formal’ – activities and ensure decent work” (Ghosh www.unrisd.org, accessed on Jan 7th, 2009).

In India, the informal sector called as the Unorganised Sector, is defined by the National Commission for Unorganised Sector as “consist(ing) of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers” (NCEUS 2008).

However, established doctrines of development tend to think that the informal sector is transitory. It will cease to exist as more number of formal organisations emerges. But in spite of technological improvement and industrialisation, most of the industrial centres in the developing countries continue to have non-formal and non-organised units. This phenomenon has led to the proposition of a strategy of development emphasizing the non-formal and non-organised sector as the focal point, as an alternative to the modernisation and large scale-production units. This is because of its large employment size and its growing nature (Papola 1980). This makes Jan Breman opine that this dualistic system is due to the low rate of industrialization and presence of surplus labour in the third world. (Breman 1976). Thus in developing countries formal and informal sector exists together.

According to Bruce Sundquist (www.windstream.net, accessed on 2-3-09) informal sector are usually a result of the massive rural-to-urban migration occurring throughout the developing world reflecting a scarcity of undeveloped arable land and divisions of family farms among numerous heirs. They are also a result of “Structural Adjustment Programs” imposed by the World Bank or the IMF or the WTO on most developing nations. The Informal workforce typically survives on barest of subsistence earnings, with few opportunities to accumulate enough capital to move into the stagnant “formal” economy. For almost all developing nations, the informal economy is the only component of the economy that is growing. This would suggest that the informal economy will probably grow to something on the order of two thirds of the developing world’s economy.

Another definition of “informal” economy” is activities involving unreported income from the production of legal goods and services – both monetary and barter transactions – that is, all economic activities which would be taxable if reported to tax authorities (Schneider in Bruce Sundquist).

As such, attempts have been made to differentiate between these two sectors.

Heather and Vijay Joshi proposes the following distinguishing characteristics of the two sectors: One, the organised sector “contains large manufacturing firms operat-

ing in oligopolistic markets sheltered from foreign competition by high tariffs and quantitative restrictions, selling their products mainly to middle and upper income groups. The unorganised sector contains a very large number of small producers operating on narrow margins in highly competitive product markets, selling a variety of goods and services ... mainly to low income groups". Second, the organised sector firms use capital-intensive, imported technology, in contrast to labour-intensive indigenous technology used by unorganised sector producers; labour productivity in the former is, therefore, much higher than in the latter. Technology of the organised sector firms require routinised and formalized work conditions, while the work situation in the unorganised sector is quite informal. Third, the organised sector firms have access to and influence over the machinery of the government, and, therefore, to official protection and benefits, which are not available to the unorganised sector producers. Similar is the case with finance and credit from the organised banking sector" (Ibid.).

Majumdar (1975) analyses the labour market and make a distinction based on the relatively protected workforce in the organised sector. This protection lies in the unionized character of the workforce, application of certain legislations, formalized character of recruitment, etc. Whereas, it is difficult for the workers in unorganised sector to cross the barriers of entry to the organised sector and hence continue to remain in the unprotected workforce (Vanaja 2000).

McGee says that most cities in the third world can be seen as consisting of two juxtaposed systems of production – one derived from capitalist forms of production, the other from peasant system of production. Many scholars have used different terms like the 'upper' and the 'lower circuits' of the economy or the 'firm centered economy' and 'bazaar type economy'. These distinctions of two sectors are useful only for a particular case and for a particular purpose. But this doesn't help evolve an analytical scheme of classification with general validity (Santos and Geertz in Vanaja 2000).

Concepts like 'modern' and 'traditional' are being used to categorize the two sectors. The dichotomy refers to the technology used rather than organization of production. They are identified as industrial and agricultural sectors of the developing economy. This in practice tends to include all 'enumerated' labour force in the modern and all 'unenumerated' or residual labour force in the 'traditional' sector. Emmerji objects the use of the term 'traditional' as he feels that it is the product of an alien culture which sees tradition as detrimental to development (ibid.).

John Weeks gives a descriptive nature of distinction between these sectors. According to him, the distinction is based on "the organisational characteristics of exchange relationships and the position of economic activities vis-à-vis, the State. The nature of exchange of relationship is primarily a consequence of the economic insecurity of operations in the informal sector, which, in turn, is a direct consequence of the latter's limited access to the resources of all types" (Papola 1980). Thus all government activities fall in the formal sector. The private enterprises found in the formal sec-

tor are officially recognised, fostered, nurtured and regulated by the State. The official favours the formal sector enterprises in many ways like restrictions of competition and reduction in risk and uncertainty through tariff and quota protection for import substitution industries, tax rebates and holidays, low interest rates, selective credit controls and licensing of operations.

Majumdar focuses on the fact that entry into the informal sector labour market is not restricted whereas in the formal sector, it is restricted by artificially raised standards, norms and procedures. But Jan Breman contests this hypothesis of easy entry in informal sector and is of the opinion that many activities in this sector are found to be dominated by a cohesive group. Hence it is necessary to have connection with someone in this group to get entry into these activities. But at the same time, Breman does not approve of the way informal is being defined in comparison with formal sector. He says, attempts to reduce to the usual variables and components any employment which is non-standardized and non-organised from the point of view of the formal sector are mere statistical exercises which cannot do justice to the actual situation (Breman 1976).

In the past two decades, there is increase in the growth of informal sector in the developing nations and there is growth of various sub standard employment in the developed world. And it is also observed that the informal sector is expanding and growing. This is in contradiction to the prediction made earlier about the “trickle down” benefits of the market led growth (Carr and Chen, www.ilo.int/wcmsp5/groups/public/—ed_emp/.../wcms_122053.pdf, accessed on 2-3-09). These developments indicate that the informal sector is here to stay and it has to be understood.

Informal employment comprises one half to three quarters of non-agricultural employment in developing countries. 48 per cent of the population in North Africa; 51 per cent in Latin America; 65 per cent in Asia; and 72 per cent in sub-Saharan Africa are found in the informal sector. Some countries also include informal employment in agriculture in their estimates. This increases the proportion of informal employment: from 55 to 62 per cent in Mexico; and from 28 to 34 per cent in South Africa; from 83 per cent of *non-agricultural* employment to 93 per cent of *total* employment in India;. (Carr and Chen 2004). Thus because of its large size and diversity, as well as its ties with the formal sector, many experts are of the opinion that it is not a sector, but an “economy” itself. (Carr and Chen, website- www.ilo.int/wcmsp5/groups/public/—ed_emp/.../wcms_122053.pdf, accessed on 2-3-09).

With globalization setting in, this segment of the informal sector has been adversely affected. The major UN study of urbanization concluded that, in modern times, instead of becoming a source for growth and prosperity, Structural Adjustment Programmes and trade liberalization (globalization) have caused cities of developing nations to become “dumping grounds” for surplus populations working in unskilled, low-wage “informal” service industries and in trades without any protection that labor laws and standards would normally provide. The huge growth of this “informal” labor

sector was concluded to be a direct result of trade liberalization (Bruce Sundquist 2008).

The jobless growth and the high-tech growths which are the off shoots of globalization tend to push the job seekers who are low skilled and unskilled people into the informal sector. These people either create their own jobs or get into informal employment. This process also exerts pressure on low-skilled workers and petty producers by weakening their bargaining power and subjecting them to increase competition (Carr and Alter Chen, website accessed on 2-3-09).

3.12 Schools of Informal Economy:

There has been number of debates about the informal sector. These can be represented in three headings based on the characteristics and its links to the formal sector or the formal regulatory environment. They are the dualist, *arketersist* and legalist schools of thought. The **dualist** school was popularized by ILO in 1970s. According to this school, informal sector comprises of marginal activities distinct from and not related to formal sector. It provides income to the poor and safety net in times of crisis. Informal economy is due to a slow rate of economic growth and/or to a faster rate of population growth.

The **arketersist** school of late 1970s and 1980s was popularized by Caroline Moser and Alexandro Portes. It puts forth that informal sector should be seen as subordinated economic units (micro firms) and workers serve to reduce input and labour costs and thereby, increase the competitiveness of large capitalist firms.

The **legalist** school of 1980s and 1990s was popularized by Hernando de Soto. This school asserts that informal sector is comprised of 'plucky' micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal registration. These micro-entrepreneurs will continue in informal sector as long as government procedures are cumbersome and costly. (Chen et al 2004)

Dualist school is now considered outdated. Structuralist and legalist perspectives are still proposed to explain the different components of informal economy.

During 1980s, the informal sector debate included changes that were taking place in capitalist countries. In North America and Europe, production was getting reorganized into small-scale, decentralized and more flexible economic units. Mass production was replaced by 'flexible specialization'. There were also conditions of reverting to sweatshop production (a small factory where workers are paid very little and work many hours in very bad conditions). Standard jobs were turned into non-standard or atypical jobs with hourly wages but few benefits, or into piece-rate jobs with no benefits – and with the sub-contracting of production of goods and services to small-scale informal units and industrial outworkers/homeworkers. Thus in such process, informal becomes a permanent, but a subordinate and dependent feature of capitalist development (Portes in Chen et al, 2004)

In the recent years, globalisation seems to have created new employment opportunities and new markets. But the available evidence suggests that not all jobs are 'good' jobs and that the most disadvantaged producers have not been able to seize new market opportunities.

In 1980s, the economic crisis of Latin America highlighted on the feature of informal sector, i.e., that employment in informal sector tends to grow during periods of economic crisis (Tokman in Chen et al, 2004). The reason for the growth of informal employment during the period of economic adjustment or transition can be due to 1) when private firms or public enterprises are downsized or closed, retrenched workers who do not find alternative formal jobs have to turn to the informal economy for work because they cannot afford to be unemployed; 2) in response to inflation or cutbacks in public services, households often need to supplement formal sector incomes with informal earnings.

During 1990s, due to globalisation, there has been informalisation of workforce in many industries and countries. Though globalisation generates new jobs and new markets, disadvantaged producers do not have access to such markets and thus do not seize new market opportunities. Thus it is suggested that in globalisation all jobs are not good jobs. This is because global competition tends to erode employment relations by encouraging formal firms to hire workers at low wages with few benefits or to subcontract or outsource the production of goods and services (Rodrik in Chen et al 2004).

In view of all the debates above, the integrated approach that includes the elements of dualist, legalist and arketersist schools of thought can be used based on the segments and contexts of the informal employment.

3.13 Changing definition of informal economy:

Informal sector has become useful as a concept for many policy makers, activists and researchers concerned with labour issues. As it was thought of earlier, it is not a transitory process. In fact it is growing and assuming new forms in the wake of globalisation in the recent times. It captures the large share of the global workforce that remains outside the world of full-time, stable and protected employment. It can be said by the emerging new kinds of informal employment that informal economy has not only grown worldwide but also emerged in new guises and at unexpected places. This brings about differences between the earlier and the current thinking on informal economy. By understanding these differences, we can know the changes that have been taking place in the economic activities. It also shows that the sector which was considered to be residual and a reserve of surplus labour has in fact become a strong force on the economy.

As the scope of informal economy has changed over the years, it has simultaneously brought about changes in its definition as well. The differences are traced, to know the importance of the informal economy.

According to the old view, the informal sector is the traditional economy that will wither away and die with modern industrial growth. It is only marginally productive and exists separately from the formal economy. It represents a reserve pool of surplus labour. It is comprised mostly of street traders and very small-scale producers. Most of those in the sectors are entrepreneurs who run illegal and unregistered enterprises in order to avoid regulation and taxation. Work in the informal economy is comprised mostly of survival activities and thus is not a subject for economic policy.

The new view has different view about informal economy. It considers that informal economy expands with modern industrial growth and is 'here to stay'. It is a major provider of employment, goods and services for lower-income groups. It contributes a significant share of GDP. It is linked to the formal economy- it produces for, trades with, distributes for and provides services to the formal economy. Much of the recent rise in informal employment is due to the decline in formal employment or to the informalisation of previously formal employment relationships. It is made up of a wide range of informal occupations – both 'resilient old forms' such as casual day labour in construction and agriculture as well as 'emerging new ones' such as temporary and part-time jobs plus homework for high tech industries. It is made up of non-standard wage workers as well as entrepreneurs and self-employed persons producing legal goods and services, albeit through irregular or unregulated means. Most entrepreneurs and the self-employed are amenable to, and would welcome, efforts to reduce barriers to registration and related transaction costs and to increase benefits from regulation; and most non-standard wage workers would welcome more stable jobs and workers' rights. Informal enterprise include not only survival activities but also stable enterprises and dynamic growing businesses and informal employment includes not only self-employment but also wage employment. All forms of informal employment are affected by most (if not all) economic policies (Chen et al 2004).

Even the members of Women in Informal Employment: Globalizing and Organisation (WIEGO) network and other activists and researchers along with ILO have worked to broaden the concept and definition of 'informal economy'. They intend to incorporate certain types of informal employment that were not included in earlier concept and definition. They want the whole of informality included, as it is manifested in industrialized, transition and developing economies and the real world dynamics in labour markets today, particularly the employment arrangements of the working poor (ibid). Under this new definition, the informal economy is seen as comprising two major relations. 1) Self-employment in informal enterprises: workers in small unregistered or unincorporated enterprises, including employers, own account operators and unpaid family workers. 2) Wage employment in informal jobs: workers without formal contracts, worker benefits or social protection for formal or informal firms, for households or with no fixed employer, including employees of informal enterprises, other informal wage workers such as casual or day labourers, domestic workers, unregistered or undeclared workers and temporary or part-time workers, industrial outworkers (also called homeworkers).

The Commission on Unorganised Sector in India, defines the unorganised or informal employment as: “Unorganised workers consist of those working in the unorganised enterprises or households, excluding regular workers with social security benefits, and the workers in the formal sector without any employment/social security benefits provided by the employers” (NCEUS 2008).

As this sector has been responding to the changing conditions in the modern sector and is growing constantly, it is considered important to incorporate informal sector in the modern economy (Narasimhan: 2000).

Navsharan G. Singh (1990) has reservations about considering registration as a main criterion to classify economic activity as informal. As some studies have pointed out that at present almost all units are registered with some government agency. Even hawkers and rickshaw pullers are registered. Therefore non-registration cannot be accepted as a criterion for classifying an economic activity as ‘informal’. He gives due recognition to informal sector “because its existence ‘highlights the presence of a historical logic which produced simultaneously a developed organised sector and another petty production sector- both related to the same structural framework but with the latter in a subordinated position”. According to Singh, it is a sector which produces for the market but where the nature of economic organisation is not strictly capitalistic (Singh 1990).

Barbara Harris-White and Anushree Sinha is of the opinion that the trade liberalisation has radically blurred the boundaries of the formal and the informal. Informal economy is an oxymoronic category because in India more than 90 per cent of the livelihoods are informal and of those remaining only half are unionized. They conclude that “if the informal sector workers are protected through minimum/decent wage legislation, a positive outcome could be obtained from the casual worker, letting them reap some benefit from informalisation” (in Sarasij Majumder 2008).

History, they show, contradicted the expectations of modernisation theories that informal economy will disappear with industrialisation. The 1990s saw big firms engaging in flexible subcontracting and outsourcing, which reduce costs of production, transfer risks, and evade employers’ obligation to workers, to accumulate profit at a faster rate (ibid.). Recognizing the heterogeneity of the meaning and definition of ‘informal economy’, Mead and Morrison remarks that ‘different definitions lead to quite different inclusions and exclusions’ and it may be best ‘to avoid using the term entirely’ (Sudarshan and Unni 2003).

3.14 Features of Informal Economy:

The characteristic feature of the informal economy can be understood as given.

It has been widely accepted that the informal sector consists of *small* establishments. The ‘smallness’ may have differing connotations in different empirical situations. The demarcation is generally made on the basis of *size of employment*. As there will

be single worker establishment and those with only self-employed and own-account workers, a general cut-off point of size of employment is suggested as 10 workers, on the basis of official enumeration and registration. This is because regular official enumeration and registration is applied to the units above a given employment, size only. Small size of operations is considered a necessary condition for including an enterprise in the informal sector, because 'smallness is usually accompanied by several other attributes which make such enterprises disadvantaged'.

Informal sector enterprises have *informal structure and family ownership*. That is to say that there is limited functional division of labour and specialization; and most of the functions – management, supervisory, and sometimes some of production are performed by the proprietor. In many cases, the family members are used as labours.

The informal sector units use labour-intensive, pre-dominantly manual, low productivity techniques of production, i.e., *non-modern technology*, as compared to capital-intensive, highly mechanised and high productivity ones used by the formal sector units. The question of imported versus indigenous technology used deliberately to exaggerate the helplessness and disadvantages of the informal sector. An informal sector producer may not use capital intensive, modern technology either because it does not have access to it or because it does not suit him in the given relative cost position of capital and labour, as he hires labour at a much lower wage rate than do the formal sector employers. As a result, this turns out to be one of its main disadvantages in the low productivity of its technology.

Formal sector enterprises have access to resources controlled and distributed by the government. The informal economy *lacks access to government favours*. The advantages of organised capital market, bank finance, foreign technology, imported raw material, protection from foreign competition, etc, are not available to the informal sector enterprises. They are not able to avail of these facilities because of their meager material resources. The governments have tried to ease some of their disadvantages by giving them a preferential treatment. But yet the benefits have not gone to the smallest of the informal sector establishments.

Informal market is Competitive and Unprotected Product Market. Informal sector does not always produces goods and services of general use. Neither does the formal sector enterprise cater only to the demands of high income and sophisticated sections of population and foreign markets. There are some goods like textiles, soap, matches, etc., of mass consumption produced both by informal and formal enterprises. But the formal sector have an advantage of brand names and better marketing networks. Therefore existence of competition is not a problem to the formal firms. The informal sector lacks this advantage. The producers of artware and handicraft goods in the informal sector on the other hand, operate in a market mostly in spite of any competition and the presence of middlemen who take most of the surplus. Therefore they are not able to realize the full value of their product, compared to formal sector.

The labour market for the informal economy is unregulated and highly competitive and hence unprotected. There is absolute freedom of entry to the informal market, whereas the formal sector is regulated and has entry restricted on the basis of standard hiring norms and formalized hiring procedures. The informal sector consists of mostly in migrants or young persons entering the labour force, who aspire for jobs in the formal sector. As opportunities for it is limited and entry restricted, they start doing something or the other in the informal sector either as self-employed, part-time workers, apprentices or full time workers in small establishments. As a result, the informal sector has to cope up with excess labour supply which tends to lead to a situation of significant underemployment and low wages in that sector.

3.15 Historical Perception of informal sector:

When the feudal system was disintegrating in Europe, there was lot of interest among scholars about the contribution that would be made to economic growth by the smaller-scale manufacturing and service activities that were organized along non capitalist, pre-capitalist or even anticapitalist lines. In classical political economy the nature and role of what is now referred to as the informal economy or informal sector was closely connected to both the theory and the practice of economic development. They have greater impact on the urban poverty and employment problems in the third world, than the recent 1970's literature. However, in the last hundred years, the force with which these specific ideas have shaped development theory and policymaking has tended to vary according to the relative success of large-scale, increasingly transnational capitalist enterprises. That is to say, interest in the informal economy varies according to whether the international economy has been experiencing conditions of boom or slump.

Hence any discussion of the informal economy will benefit from examining this relationship. Before this is undertaken, some introductory clarification must be made with regard to the theories that have underpinned the analysis of growth and development in general and, in particular, the place of the small producer in this process.

Four theories of how prices are determined, markets work, and incomes are generated and distributed have influenced political decision making in general and, economic growth and social development. Though the four theories have coexisted over the period, each has exerted different degrees of influence at different times.

Free market, liberal, or laissez-faire theorists hold that markets, if left to operate without interference from the government or artificial monopolies, will automatically satisfy both individuals' and society's preferences. The roots of this assertion lie in Adam Smith's late-eighteenth-century philosophical conclusion that "public and national, as well as private opulence" is based upon "the uniform, constant and uninterrupted effort of every man to better his condition". The small independent producer, pursuing his or her own self-interest, continued to be idealized by the proponents of laissez-faire. In the interwar years of the twentieth century, free marketeers argued that the liberation of home and international markets from government interference was the

only defense against national stagnation and global recession. Today, such views are often referred to as neoliberal and have been most closely associated with the current privatization and deregulation policies of many governments throughout the world.

It was argued that in the long run, market forces would also permit the gradual modernization of all less developed countries influenced by the capitalist economies i.e., their colonial masters. In the meantime, small enterprises and what is described today as the informal economy would provide the indigenous entrepreneurs such countries lacked.

The next important arguments have come from the Reformists. There is the Structuralist theory put forth by early- nineteenth-century English economist David Ricardo. He favored free markets and is best known for his theory of comparative advantage whereby countries specializing and trading in what they can most efficiently produce gain mutual benefit. Rather than accepting the laissez- faire proposition of a minimal state, Ricardians proposed a more active role for government. Government institutions would become professional and impartial authority of divergent class interests. Through institutional reforms it had to promote greater equality of incomes and opportunities, social conflict would be minimized and the capitalist system is preserved.

In the twentieth century, the World War II and the Great Depression influenced the economic thought. Keynesian economic theory is the outcome of these events. At that time, it was argued, that the market had shown itself incapable of ensuring full employment. Therefore Keynes advocated a greater degree of government regulation of the economy, which required substantial direct intervention in production and the market. In the 1970s, however, influenced by more radical interpretations of Keynes, by interwar South American protectionist industrialization policies, and by the growing Non-Aligned Movement of poor and middle-income countries in the 1960s, the dependency school of developmental theory emerged. In most respects this was a pro-planning, anti-laissez-faire perspective that explained underdevelopment predominantly in terms of the chronic inequality in trade between rich and poor countries. Dependency theory viewed the problems of small enterprises in the informal sector as being those of the Third World economy in microcosm. Just as the poor country's underdevelopment was perpetuated by its subordinate exchange relations with the industrialized economies, so the informal sector could never develop its own dynamic of capital accumulation and growth so long as it coexisted unequally with mainly foreign-owned large-scale capitalist enterprises. The suggested answer was to create a more radical state to support small indigenous entrepreneurs against large foreign capitalists, as part of a relatively autarkic development strategy. Though often referred to as neo-Marxist development theory, dependency theory's preoccupations were obviously nation-to-nation rather than interclass, and its proposals reformist rather than revolutionary.

There is the Marxist school which maintains that the capitalist market system, which the free marketers seek to conserve and Ricardian reformists would wish to

modify, has a built-in tendency to generate periodic slumps. Government policy is used to force the major social and financial burden of these crises onto the working class. However, the development of capitalism gives rise to its own downfall in the form of a large wage-earning class that, once fully conscious of its own independent power, can organize to overthrow the system.

As far as Third World countries are concerned, they will continue to figure prominently as weak links in capitalism's international system. As new areas unevenly develop greater industrial and market potential, new generations of grave diggers are born, whose struggles act as an example and a stimulus to workers in the more advanced countries. Thus there is a tendency of capitalism to reproduce periodic crises that give rise to the potential for challenging and overthrowing the system both nationally and internationally. At this juncture, rather than commenting on what the state or large corporations should do to help the informal sector, Marxists would struggle to establish greater and closer contact between workers in both formal and informal sectors as a means of achieving a revolutionary transformation of society.

Populist school to a greater or lesser extent denied the uniqueness, desirability, or practicability of progress based on large-scale industrialization. This factor distinguishes populism from the laissez-faire, reformist, and Marxist models. Populist thinkers were more skeptical with regard to the ability of a market economy, dominated by an industrial ethic, to provide adequately and distribute equitably the benefits of growth to the majority of citizens. Most populists regarded the capitalist market with a suspicion because there appeared to be no guarantee that products would exchange at prices reflecting their labor content. Their solutions to the ills of capitalism ranged from the abolition of false money and its replacement by a more just measure of value, such as the labor certificate, to the establishment of interest-free cooperative banks. For them, small enterprises and the informal sector would play almost as central a role in the development discourse as would the peasantry.

Populist thoughts are best exemplified by writers such as Schumacher and Illich. They suggest that small-scale production might moderate the excessive centralization of power and concentration of wealth in both core and peripheral economies. Hence small is beautiful. They were much less concerned with the more issue of how the sector might be used to support a more independent style of Third World industrialization.

3.16 Employment, Poverty, and Development in the Postwar Boom:

In the Great Depression and the war that followed it, there was less academic interest in the less developed countries of the world. The decolonization which followed the post-World War II that brought development issues of these countries to the notice of a wider audience. The 1930s' depression in Western economies had supported the contention that the persistence of a small, apparently independent sphere of

the economy provided two essential components for future growth. First, it provided an immediate refuge for the structurally and/ or technologically unemployed. Second, the boom that followed, it provided a launch pad for would-be entrepreneurs, whose enterprise would help to absorb the remaining unemployed.

Political independence and a degree of postwar economic growth for most developing countries stimulated a wave of rural-urban migration. This was welcomed by the proponents of laissez-faire. Once labor had been transferred from its low- productivity or zero-productivity agricultural activities in the countryside to the high-productivity opportunities of the city, the same industrialization that had been experienced by the Western capitalist economies was expected to proceed. Migrants constituted the surplus labor that, according to the dualist growth model of W. Arthur Lewis, would constitute the resources for this process of industrializing emulation. Fei Ranis, Hariss and Todaro continued to use the concept of 'surplus labour' and how this 'residual' would facilitate the transition of the economies from agriculture to industry and rural to urban locales indifferent ways. All these theories continued with the experience that the informal sector would wither away (Sudarshan and Unni in Jabhvala:2003:25).

The reformist position: In Latin America and the ex-colonies of Africa and Asia, falling adult and infant mortality meant an increased population growth rate and a massive expansion of the working-age population. The pace of rural-urban migration and the general failure of widespread industrialization caused more unemployment. It was feared by many politicians that political instability could be provoked by disappointed, unemployed urban so-called marginals. At the same time, there was also a wider acceptance that imitation of western industrialization guaranteed neither economic growth nor broader social development, even in a postwar boom. Therefore it was argued that the state should adopt policies to stimulate income and employment growth in both rural and urban areas. There were two major policy developments in both the urban and rural areas that gave greater priority to job creation. First were government policies emphasizing rural income and employment initiatives, which were aimed at raising labor productivity in cash cropping, limiting out-migration, and increasing food production. Second, to complement these policies, there was to be a stimulation of urban small-scale production and services. This latter sector was thought to be cheaper in terms of start-up capital; more labor intensive and therefore capable of absorbing more of the urban unemployed and underemployed; and subject to fewer leakages via profit repatriation abroad than large, Western- style industry. Particular stress was laid on the undeveloped income and employment-generating potential of the urban informal sector. Government deregulation-where price policies, credit criteria, licensing norms, and so forth had discriminated against small enterprises-was to be combined with government intervention in the fields of training, subcontracting, and marketing. But an essential element of the approach was to invest in the poor by putting productive assets into their hands, after which they would probably be able to compete more effectively for upward economic and social mobility.

The conclusion drawn by many of the studies and policy experiments was that with certain reforms and innovations the small-enterprise sector could be transformed from a stagnating and inward-looking complex of coping mechanisms of the urban poor into a reliable engine of economic growth. Thus there was some degree of optimism that the informal economy could stimulate, if not initiate, economic development in these countries.

The reformists involved in policy formulation and research in government departments, aid agencies, and academic institutions in the 1970s quickly adopted the term "informal sector." This was used to describe economic activities that were characterized by low levels of labor and/or capital; simple or primitive technology; limited conformity to state regulation; and/or the provision of goods and services for a predominantly poor clientele. The concept of informality referred to the parallel system of labor organization and wage bargaining that had grown up alongside the formal labor-employer structures in industrialized economies. When applied to developing countries, it implied a parallel system that tried to mimic or emulate, while simultaneously violating, the dominant economic and organizational norms that the developed, industrialized countries were encouraging in the developing economies. The ILO attempted to develop further the concept of informality that Keith Hart had originally applied to urban, small-scale, and often illegitimate self-employment in the shantytowns of Accra, Ghana. The term "informality" was first operationalized in its 1972 employment report on Kenya.

There were many petty commodity producers who were little more than disguised wage workers indirectly exploited in particular through the sub-contracting system. Such relation with capital system and thereby promoting informal economy through sub-contracting system was criticized by the neo-marxists. They felt that sub-contracting would merely facilitate the expanded transfer of value from the working poor to national and foreign capitalists. Petty producers would be left with no or little help. And one of the serious repercussions of this sub-contracting would be the incorporation of more and more women into industrial out-working. In this way, the persistence of apparently precapitalist relations of production within the household and workshop was not only compatible with but also functionally beneficial to capital accumulation in the economy as a whole.

With the onset of the most severe global capitalist crisis since the 1930s, and the recognition that the recession was likely to be both prolonged and intense, postwar Keynesian development theory steadily lost its prominent role. Since the late 1970s, there has been less advocacy for state intervention. Market has been asserted as the motor of capital accumulation. This has been voluntarily adopted by the governments of many industrialized countries as a means of reviving economic growth and profitability. It has been forced on other governments, particularly those of the Third World, as a condition of the rescheduling of existing debts and/or the extension of new credit

lines. During the international recession of the late 1970s and 1980s, in the industrialized countries, due to far reaching economic, social and political reforms, labor costs had to be held in check. This was accomplished in part by using the law to discourage labor unions from militant action.

In addition, public expenditure was firmly controlled and the market encouraged to operate with less restraint than there had been in decades. Consequently stock exchanges have been revitalized with corporate mergers and there also have been privatization of public industries.

High unemployment ensured that policies seeking to promote small business and self-employment were attractive to the governments of industrialized countries. Neoliberal policy-makers in the advanced countries emphasized a revitalization of capitalist values such as that of enterprise at the grass-roots level.

At the same time, the supposedly informal means of securing a livelihood adopted by a growing stratum of the unemployed and impoverished attracted a more punitive attention from state institutions. The rapidly expanding shadow, or irregular, economy, in which undeclared incomes are generated often alongside the receipt of state benefits, was denounced by many as both an obstacle to the success of laissez-faire economic restructuring and a double burden on the growth rate.

Some radicals argued that economic down turn causes the economic and political struggle that causes the recession and the unemployment and the self-employment. This may offer ex-wage slaves the opportunity for liberation and self-emancipation. Thus promoting the informal sector and small businesses has been given greater legitimacy by neoliberal governments, for the purposes of economic, political, and social restructuring. The others wish to deploy it defensively, to protect those who have fallen victim to the worst effects of the slump. What are termed informal, black, irregular, community-based, or cooperative economic activities have tended to lose their lumpen or hippie image. They have instead become legitimate objects of government and academic interest viewed as employment-creating, enterprise-generating, wealth-creating, or even liberating and self-emancipating options, located outside of large corporate, unionized manufacturing industry.

In the 1970s, international agencies such as the ILO and the World Bank advised Third World governments that the informal sector should be actively promoted by marginally and highly selectively redistributing incomes, assets, and opportunities. The policy makers gave priority to employment creation. If there was a short supply of entrepreneurship, then both state and foreign aid institutions would fill the gap either directly or through management-training inputs.

In the developing countries today, there is decreased export revenues, deepening indebtedness, and declining food production. The potential for new production locations, investment opportunities, and markets for both ailing and aspirant transnational

corporations is being created by the imposition by international financial agencies of greater economic, organizational, and political discipline on governments, which in turn transfer the burden to the people. The free-market capitalism involve both a liberalization of national and regional markets for most commodities, including investment funds and labour, and a substantial privatization of the state and state-related enterprises. International financial and banking institutions have offered developing countries the limited choice of adopting laissez-faire capitalism or surviving without Western support. The new democracies of the third world agreed to such conditions fearing political and economic instabilities. But the speed, form and scope of restructuring is extremely uneven between and among rich, middle-income, and poor countries. Competition between transnational corporations, between states, and between economic and political power blocs, each with its own shifting arrangement of Northern and Southern allies and client-states, has intensified in the 1980s and almost led to the point of open trade war. The impact of this particular impasse on the informal economy and small enterprises in developing countries remains unclear.

Today's neoliberal advice that self-employment, enterprise, and the free play of market forces should play a greater role in economic growth is being widely, if sometimes unwillingly, accepted. Neoliberalism that prevails in today's world seek to change attitudes toward self-employment and enterprise while restructuring national and international markets more in favor of large corporate enterprises. These corporate enterprises are more secured than labour unions and the public sector enterprises. In the Third World, the turn toward more market-oriented policies still continues. It brings more and more people into often indirect contact with large and medium-sized enterprises, as subcontractors and casual laborers.

3.17 Growth of informal economy:

Full employment was an important consideration in 1960s. But eventually, employment goals have been forgotten. The rates of unemployment have been increasing in both developed and developing countries. Economic reforms since 1991 shows that the trickle-down effect of growth does not take place on its own. Since the market economy is based on unhindered competition, it ensures only the survival of the fittest. Privatization has also speeded up the growth of the informal sector where the child labour is employed (Singh 2002).

Structural adjustment, economic reforms, globalisation, ruthless competitions are all contributing to the process of increase in unemployment. This might bring about social unrest and global conflicts. Hence the dilemma here is – how the development process could avoid jobless growth and incorporate the concerns of employment in the determination of resource allocation and choice of technology (Panchamukhi 2002).

Unorganised sector is easy to describe, but difficult to define. Many scholars are of the view that the world of Indian workers is so complex that it is difficult to split into organised and unorganised economy (Thakur and Ratnam 2007).

In this context, employment in informal economy becomes important for various reasons. Unorganised sector presents a spectrum of economic activities, with the participation of self-employers, casual workers, unpaid family workers and migrants. In fact, more than two-thirds of the GDP comes from this sector alone.

Conditions of work in the unorganised sector of Indian economy are important because of the following reasons.

- 1) 395 million workers (253 in million in agriculture and the rest 142 million in the non-agriculture sector) are employed in the unorganised sector (as of 2004-05). It means the unorganised sector accounts for 92 per cent of the total workforce of about 458 million (NCEUS 2008).
- 2) Despite significant strides made by the Indian economy over the past 60 years of political independence, an overwhelming proportion of the population (836 million or 77 per cent of the population) were living below Rs.20 per day. 79 per cent of the unorganised sector workers are in this category and are thus poor and vulnerable. (Thakur and Ratnam 2007).
- 3) Promoting full, productive, and decent employment is the challenge for all nations in the world, including India. The Economic Survey of 2007 confirms that the annual growth of employment in the organised sector has declined from 1.2 during 1983-94 to -0.38 during 1994-2004.
- 4) The Approach Paper to the 11th Five Year Plan envisages 'growth that will be much more broad-based and inclusive, bringing about faster reduction in poverty'. On the employment, the approach paper agrees that 'the process of growth in recent years has not generated employment at the pace required for absorbing the additional entrants to the labour force. The growth of unorganised sector employment in particular has been inadequate'.

It is thus evident that the informal employment in developing countries is not being replaced by formal employment (Sudarshan and Unni in Jhabvala et al. 2003). Hence we find many people working in the informal activities. The most visible occupational groups in the informal economy are those who work on the streets or in open air. City streets and village lanes in most developing countries – and in many developed countries – are lined with barbers, cobblers, garbage collectors and vendors of vegetables, fruit, meat, fish, snack-foods or a myriad of non-perishable items from used clothing to locks and keys or soaps and cosmetics to electronic goods. In many countries, head-loaders, cart pullers, bicycle peddlers, rickshaw pullers, bullock or horse cart drivers are also found on city streets along with the cars. In rural areas, the vast majority of people earn their livelihoods working on farms, raising livestock, making handicrafts or collecting and processing minor forest products.

Informal workers are also found in factories or small workshops that repair bicycles and motorcycles; recycle scrap metal, make furniture and metal parts, tan leather

and stitch shoes, weave, dye and print cloth, paper and metal waste etc. The least visible informal workers of which majority of them are women, sell or produce goods from their homes, stitching garments, weaving cloth, embroidering textile goods, making crafts, making shoes, processing food or assembling electronic and automobile parts.

In most developing countries, largest occupational categories within informal economy include casual day labourers in agriculture and construction, small farmers, forest gatherers, street vendors, domestic workers, workers in EPZ factories or small unregistered workshops and industrial outworkers who work from their homes, etc.

Thus we find a variety of activities under informal economy. Likewise, we also see different conditions of work and the level of earnings markedly among those who scavenge on the streets for scrap metal or paper, those who work on sub-contract, those who sell goods on streets, those who work as own account workers and so on. Thus in every country, the informal economy is highly segmented by location of work, sector of the economy and employment status and, in addition social group and gender (Chen et al. 2004).

Hence the employment status in informal economy can be categorized into two groups: (1) the self-employed who work in small unregistered enterprises; and (2) wage workers who work in insecure and unprotected jobs (Chen et al. 2004). This implies that they lack economic security and legal protection.

3.18 Women in informal economy:

As the informal sector is considered as residual, there is dearth of macro studies. Microlevel studies are available and yield valuable qualitative data, which gives little information in terms of aggregate analysis of the employment in this economy. Hence, there is a problem of aggregating the employment in this sector unlike the organised sector. Apart from this, as discussed earlier, the problem is further complicated by the fact that so much of the women's informal work is unrecognized and unpaid, and therefore does not enter many standard force and employment indicators (Ghosh 2009:52-53).

Typically, work in the informal sector is less remunerative and under conditions which are inferior to the organised sector. This is true even if it is home-based or in very small family-owned units (ILO in Ghosh 2009:53). Therefore there is much greater vulnerability of workers who are outside the reach of labour legislation or trade union organisation, and within this, women workers are in vulnerable sector than their male counterparts. It has been noted that the only real specificity of the informal sector is the absence of workers' rights and social protection. In every other sense, formal and informal work an integral whole, and much of the "formal" sector today relies on informal activities, through subcontracting and related arrangements, which allow employers to take advantage of the absence of workers' rights to ensure lower wage shares (ibid.).

It is frequently argued that women are found to be over-represented in the informal sector because the flexibility, especially in home-based work, is advantageous to them given their other needs and demands upon their time in the form of unpaid labour. This is certainly true to a significant extent, because much employment in the formal sector is based on the "male-breadwinner" model that does not give adequate space or freedom to women who are also faced with substantial domestic responsibilities, because of the gender construction of societies and the division of labour within households. However, these constraints upon women's time and freedom to choose – which are imposed by society rather than self-created – are exploited by employers to ensure much more work for less pay. Thus, home-based work or work in very small enterprises can involve long hours and be very demanding in other ways, like poor working conditions, poor remuneration (such as piece-rate wages). These effectively ensure the maximum tendency for self exploitation. Apart from this, contractors do not fulfill their other basic responsibility of ensuring minimum safety conditions at work, basic health care and pension provision, which effectively reduces wage costs and puts the burden on the workers.

All the preceding discussion establishes that, majority of women are found in informal sector. Evaluating women's work in the informal sector is more complicated. This has typically been labeled as a residual, catch-all sector of all the economic activities outside the "formal", "organised" or "registered" sectors. One of the major problems with studying informal sector employment is the sheer difficulty of defining, identifying and quantifying it.

Women's employment in unorganised sector consists of self-employment in petty trade, food processing, or in family units of traditional occupations or manufacturing establishments that are small workshops scattered geographically or in various forms of putting out systems. As rapid industrialization and mechanization have destroyed traditional crafts, poor women in the developing countries face extensive and acute unemployment. Women are mainly found in traditional unorganised units as they face difficulties in entering in the more structured units because of illiteracy, low technical skills and lack of opportunities for acquiring either literacy or new skills, as discussed earlier. As men move up through education and higher jobs, women continue to hold traditional occupations that ensure basic survival for the family. And whenever there is an availability of alternate job opportunities, men are quick to grab it. Women's employment in petty ventures provides men and society in general, an insurance against unemployment and sickness, against inflation and wage cuts (Desai and Krishnaraj: 1990: 85). Thus we can infer that in Indian context, woman's capacity to earn is to maintain herself, her children and family and not actually to give her the economic independence. Her obligation to her family extends to supporting it in need by earning.

As such, women in unorganized sector have insecure jobs, kept on temporary or casual basis and with no barest of welfare facilities, under conditions that pose health

hazards. There are a number of studies about women working as cashew workers, cart pullers, coir workers, bidi workers, and firewood pickers, domestic workers, etc., which reveal the long working hours, poor remuneration, and little prospects of upgrading.

It is found that women do not respond to the wage rates. As the family income will be low, they will be prepared to take up any work at any rate. Their objective of earning bare necessities drives them to the sector that recruits them. Thus the employers take the advantage of this situation. Women's family obligations are so strong that the ultimate responsibility for family survival, which implies economic responsibility lies on the shoulders of women. Therefore, work cannot improve the status of women. In case of self-employment, the self employed are caught in a trap of low productivity. The lack of resources makes them an easy prey for the middleman and the traders.

Informal employment is generally a larger source of employment for women than for men in the developing world. More than 60 per cent of women workers in the developing world are in informal employment (outside agriculture). In North Africa, 43 per cent of women workers are in informal employment, in sub-Saharan Africa, 84 per cent of women non-agricultural workers are informally employed compared to 63 per cent of men; and in Latin America the figures are 58 percent of women in comparison to 48 per cent of men. In Asia, the proportion is 65 per cent for both women and men (Chen et al. 2004).

As such, the informal sector has spread out among varied activities. Among these activities, vending has been a profession since time immemorial. Street vending is a part of informal sector which includes selling fruits, roadside selling of clothes, books, etc., from perishable to non perishable goods, at reasonable prices and at convenient locations. In India, it is estimated that nearly 10 million women and men depend on vending. Some have a market place to vend their commodities, some sit on the pavements of the main streets and some carry the load and sell it in the residential areas. Thus three types of vending can be identified – one, sitting in the market place, street hawkers, and squatters. In India, it is estimated that nearly 10 million women and men depend on vending commodities for their livelihood.

Women are found in large number in vegetable vending, either as street hawkers, squatters or in the market place. Vegetable, which is of highly perishable in nature, has to be sold at the right time and involves high risk in the market. The women selling vegetables usually belong to the low income households. They take up vending as a self employment for it is an easier option for the poor. As these women have taken up the profession of vending because of their family circumstances, they not only make ends meet through this occupation, but also play a vital role in distributing the commodities effectively to the consumers.

Most of the world's work is done by women. Women are put in the position of having multiple ties-to work, to husband or partner, and to family-and they adjust in

pragmatic ways to changes in their marital status and status as mothers. In spite of this they are also employed in various economic activities though the returns are meagre.

Informal employment is a larger source of employment for women than for men in the developing countries. More poor women than on-poor women work in the unorganised sector. Average earnings are lower in the informal than in the formal sector. It is more likely that the workers in unorganised sector earn less than the minimum wages compared to workers in the organised sector. Except in North Africa, where 43 per cent of women workers are in informal employment, 60 per cent or more of women workers in the developing world are in informal employment (outside agriculture). In sub-Saharan Africa, 84 per cent of women non-agricultural workers are informally employed compared to 63 per cent of men and in Latin America the figures are 58 per cent of women in comparison to 48 per cent of men. In Asia, the proportion stands at 65 per cent both for men and women (Chen et al. 2004).

Women in informal employment are more likely to be in self-employment than in wage employment (Chen et al. 2004, Ghosh 2009.). in North Africa, Asia, Sub-Saharan Africa, Latin American countries more women, found in informal employment (outside agriculture) are in self-employment than in wage employment. Compared to these, informal wage employment is more important for women in Kenya, South Africa and four countries of South America, namely, Brazil, Chile, Columbia and Costa Rica.

The recent recession has extolled the presence of informal economy, especially in the third world. And it seems to be gaining recognition especially in the developing nations. In India with the Prime Minister urging for the legitimization of street vending and reserving place for them to continue with their activities. The National Policy on Urban Street Vendors 2009, aims at ensuring that the stall owners/workers are given due recognition at the national, state and local levels. This policy also emphasizes the need for a legislative framework to enable them to earn an honest living from any quarter. But that does not seem to have implemented.

3.19 Women and Self-employment in Indian informal economy:

In India, the official data reveals that around 280 million people, or just fewer than half the workforce of the country, are currently self-employed. From this, one can say that a large part of the increase in women's economic activity in recent times has come in the form of self-employment and most women workers in India are now self-employed. It is interesting that to note that this increase is not only in agriculture, where it is common for women to work on household farms, but even in non-agriculture in both urban and rural areas (Ghosh 2009). The increase has been sharpest among the rural women, for whom it now accounts for nearly two-thirds of all jobs. In urban areas, self-employed constitute 48 per cent of all usual status women workers.

The table given below shows the proportion of women in self-employment.

Table no. 3.5

Per cent of women workers engaged in informal activities among all non-agricultural women workers

	Rural		Urban	
	1999-2000	2004-05	1999-2000	2004-05
Manufacturing	87.6	91.6	85.9	90.4
Construction	51.9	71.8	63.6	88.7
Trade	89.6	95.7	84.4	92.2
Hotels & restaurants	87.8	93.3	89.6	96.4
Transport	51.4	67.1	41.9	48.3
Finance	29.1	48.6	18.1	17.8
Education	24.8	28.5	38.9	41.2
Health and social work	18.3	36.4	34.8	42.3
Other community and personal services	78.1	93.2	79.8	89.6

Source: NSSO, Employment and Unemployment Situation in India, March 2006 (in Ghosh 2009: 118)

There are two features shown in the above table. First is a high preponderance of informal work on all sectors except very few, even in activities in which formal wage employment would be considered more significant. Second is a marked increase in the share of informal activities in the most recent period, once again across all sectors (Ghosh 2009: 118-119).

3.20 Importance of informal sector:

The informal sector provides employment to the hitherto unemployed masses of the country and especially in the third world nations. In other words, the mainstream economy is not able to create the full employment level as had been prophesied. This was true in case of developed world as well (Miller 1987). Hence new forms of economic institutions, especially informal economies - a community-based, solidaristic, cooperative, smaller-scale, more personal, less market-valued way of economic production has emerged (ibid.). Hence the number of people employed in the informal sector is growing steadily.

It is evident that informal employment comprises of one half to three quarters of non-agricultural employment in developing countries. 48 per cent in North Africa, 51 per cent in Latin America, 65 per cent in Asia and 72 per cent in sub-Saharan Africa (Chen, Vanek, Carr: 2004).

Some countries include informal employment in agriculture in their estimates. This considerably increases the proportion of informal employment from 83 per cent of non-agricultural employment to 93 per cent of total employment in India; from 55 to 62 per cent in Mexico; and from 28 per cent to 34 per cent in South Africa.

The contribution of informal economy to the total GDP of the respective countries is given below. The share of GDP of informal economy for Sub-Saharan Africa is 42 per cent, 41 per cent for Latin America and the Caribbean, 73 per cent for Europe and Central Asia, 36 per cent in Southern Asia, and 27 per cent in Middle East and North Africa, 24 per cent to East Asia and Pacific Region, and 17 per in the high income countries of OECD. The informal sector, or the unorganised sector as it is usually referred to in India, is known to be large i.e., 93 per cent of the workforce, including agriculture. As such, the contribution of the unorganised sector to total net value added by industry stood at 63.5 per cent in 1992-93 (Kantor 1997).

Table no. 3.6

The Informal Economy as a Percent of the Official GDP (1999-2000)

Country/Region	Contribution of Informal Economy to GDP
Sub-Saharan Africa	42 %
Latin America and the Caribbean	41 %
Europe and Central Asia	37 %
Southern Asia	36 %
Middle East and North Africa	27 %
East Asia and Pacific Region	24 %
OECD (high income countries)	17 %

Source: Sund Bundquist

According to the national account statistics, the household sector (equated with unorganised sector) contributes 76 per cent of total savings with only 23 per cent coming from the organised sector. In spite of this, nearly 60 per cent of capital formation is in the organised sector. In India, it is the household sector that contributes the most to savings. However, when usage of savings is examined, it is the public and private corporate sectors that are benefited by the savings of the household sector (Kantor 1997).

Therefore, Papola is of the opinion that this sector provides opportunity to the abundantly available human capital that lacks social and economic endowment. Hence this sector can tackle the problems of unemployment, poverty and inequality (Papola 1980). Similarly Rakowski identifies that, a number of self-employment ventures in the form of micro enterprises are undertaken within the informal sector itself, with “great ingenuity and entrepreneurial spirit” and hence have a growth potential (Eapen 2001: 2390).

Conclusion for third chapter:

There are various debates about women and work which attempts to identify woman as a part of development process. In spite of these efforts by various schools of thought as well as feminist theories, women are still not given prominent provisions in the policies. This is obvious in the five year plans in India, where they are considered as

the recipients of the welfare programmes. It is observed that women in India are found concentrated in large number in the informal economy, and especially as self-employed. Hence this section also considers the debates on the informal economy. It tries to understand the meaning, features, and various arguments about this economy. This proved that the definition of informal economy is undergoing constant change and the economy is growing in new guises and in new places and continues to grow. In the neoliberal era, the jobless growth is increasing in the developing countries. Hence the informal economy is playing major role in these countries. It has been a source of livelihood to majority of women developing countries in general and India in particular.

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Chapter 4

Capabilities and Opportunities

- 4.1 Demographic details
- 4.2 Living Conditions
- 4.3 Status of respondents
- 4.4 Education Levels and Health
- 4.5 Income, Expenditure and Savings

Capabilities and Opportunities

The previous chapter has discussed on women and debates on her work. As majority of women are found in informal economy, the nature and definition of informal economy, the nature of women's work and the related debates were focused. In this chapter, the social and economic conditions of the respondents from the areas of study, namely Hospet and Bengaluru are analysed.

Introduction:

India is a country which is highly complex and extremely diversified with different norms and customs. Hence, women in India cannot be treated as a homogeneous group. Their status differs in accordance with social and cultural background as well as production relations. Various studies have proved that tradition and the patriarchal structure of the society have immense influence on the mobility of women outside the household. Yet women have to step out of the household when there is necessity to maintain their family either by being the head of the household or by supplementing the earning of the family. Therefore various physical and social characteristics that affect her life are important. Social structure, cultural norms, value systems and production relations acts as important determinants of women's role and their position in society (Committee on the Status of Women 1974: 37). Mridul Eapen further adds to this by opining that along with social, cultural factors, even historical and economic factors play a determining role in the pattern of occupational segregation (2004).

As an individual member, a woman is a part of her own family, kinship, caste, race or ethnic group. Hence, it is pertinent to understand her social background. In the same way, her economic position influences a person's life, her choices, social position, living conditions, etc. Thus an attempt is made in this chapter to understand these factors in this chapter.

According to the Committee on the Status of Women, "Religion, family, and kinship, roles and cultural norms delimiting the spheres of women's activities obstruct

their full and equal participation in the life of the society and the achievement of their full potential” (1974: 37). *Therefore, there are many questions that arise: What are the socio- economic factors that propel them in this trade of perishable goods? What about her decision making power? What is the household earning? and so on.*

Hence, to answer the above questions in the present chapter, the social and economic conditions that influence the life of our respondents, are analysed from the primary data obtained by the fieldwork.

The chapter is divided into four parts. In the first part, the general profile of the respondents like age, caste, etc are given. In the second part, the issues related to the human development like education, health, status and living conditions of respondents are discussed. The third part is about the income and its related factors like expenditure and savings. This is followed by the conclusion.

Part 1:

Female work participation is determined by a combination of individual, household, community and social factors like marital status, class, age size and composition of family, number of children, religion and caste, literacy, education and skill acquired and market conditions (Kapoor 2007). Some of these are considered in this part.

Age:

Age is an important factor to understand the social and economic conditions of an individual. It is an indicator of physical strength, mental maturity, and the nature of problems they are liable to face in their work-life, the nature of their responsibilities, decision making power, job performance (Vanaja 2000; Joshi 1999). As the age advances, women in Indian society enjoys greater degree of respect and freedom of mobility, both within and outside household (Ranjan in Vanaja 2000). At the same another study has observed that women enter the outdoor economic activities in the late forty years and this does not bring about any change in the desired socio-economic transformation of the women’s role in development (Sen 1989). Thus understanding the age structure of our respondents is important to know the extent of freedom she has.

But, the details of the age cannot be taken accurately. Because, of the lack of birth records, and proper documentation, the respondents could not give detail of their correct age. But, they associated some important incidents in their life and thus the ages of the respondents are computed.

Table No. 4.1
Age-wise Distribution of Vegetable Vendors

Sl.No.	Age group (in years)	Hospet	Bengaluru	Total	Percentage
1.	18-24	10(16.67)	4(6.67)	14	11.67
2.	25-35	14(23.33)	2(3.33)	16	13.33
3.	36-40	3(5)	18(30)	21	17.5

4.	41-50	21(35)	23(38.33)	44	36.67
5.	50-60	10(16.67)	10(16.67)	20	16.67
6.	61-70	2(3.33)	-	2	1.67
7.	70+	-	3(5)	3	2.5
Total		60 (100)	60 (100)	120	100

The age structure of the respondents shows that there is no age limit to participate in the vending activity. As they are in the informal sector, there are no restrictions on their entry and exit. The above table reveals there is concentration of women with the age group of 41 to 50 years in vegetable vending activity. The second age bracket is of 36 to 40 years and third group is of 50 to 60 years. This shows that the women in the early twenties and late 60s are not found in this activity. This might be due to certain reasons. The girls at a young age are not allowed to move about in public due to family and societal constraints. They are usually confined to household duties rather than being sent for outdoor work. Whereas, old women might find it difficult to cope up with the tedious and long hours of work.

The common demographic definition in India classifies people aged 60 and older as elderly (2010:138). The workers in formal sector have mandatory retirement. But the self-employed do not have this benefit. They do not have access even to old age pensions.

For elderly people, three types of income sources are deemed to be important. They are (1) Private savings, including investments, pensions and rents, (2) Government benefits and (3) Support from their family members.

In Bengaluru five per cent of the respondents who are more than 70 years of age were found continuing in this work due to various reasons. They were either widows, or husband is not able to work or they do not have any family support. And out of this 3 per cent do not have any support from the children or any family members. Though in India three generational joint family system is widely practiced, our respondents in Bengaluru were seen abandoned by their children.

In Hospet, 3.3 per cent of the respondents with more 60 years of age were seen in this work. One respondent is still working as she wished to be independent and the other one is also working as she wanted to supplement the family earning. In both these cases their earnings did not match with that of the other respondents in the younger age group. This proves that the women who come from the impoverished households or who have lost the male earnings are forced to enter into gainful employment (Chen 1995). The independence the work gives and to supplement the family's income are also the main drives that bring women to outdoor economic activities.

In general, the table shows that nearly 83 per cent of our total respondents are in the age group of 18 to 60 years. In Hospet, 82 per cent of the respondents are in this age group, whereas in Bengaluru, 85 per of them are in this group. This shows that

these respondents in both the areas are of economically active age group. This percentage is marginally higher in Bengaluru.

Marital Status:

According to the Committee on the Status of Women (1974), many problems for women are linked with marriage. Issues like dowry, widowhood, divorce and separation- all these are vital for assessing a woman’s position in the society. The capacities of women depend on her status in the society.

The distribution of respondents on the basis of marital status is given below.

Table 4.2

Marital Status of Respondents

Sl.No.	Marital Status	Hospet	Bengaluru	Total	Percentage
1.	Married	25(41.67)	46(76.67)	71	59.16
2.	Separated	6(10)	5(8.33)	11	9.17
3.	Devadasi	14(23.33)	-	14	11.67
4.	Unmarried	4(6.67)	-	4	3.33
5.	Widow	11(18.33)	9(15)	20	16.67
Total		60 (100)	60 (100)	120	100

The above table shows that nearly 59 per cent of our respondents are married. They form the largest chunk among our respondents. Next biggest group is that of widows, who are 17 per cent of the total respondents.

This is because of the social taboo. If the unmarried girls are allowed to work in public places, it will be difficult to get a suitable groom later. There is restriction of mobility of the women and young ones on particular. Young and unmarried girls are considered vulnerable to sexual harassment. Hence they are restricted to household duties within the premises of the house.

One of the respondents in Hospet, in her late twenties is still unmarried. She says that the prospective grooms declined the proposal as she sits in the market for vending. They feel that sitting in a public place for vending is not a dignified work. Many proposals have rejected because of her activity.

Hence, given the attitude of the society, it can be assumed that the number of young women in this work activity is less.

It is also observed that in India women from low income groups are generally married to men from the same class or caste who may not be in a position to take on the extra burden and therefore women have to continue to work even after marriage (Harish in Vanaja 2000, Towards Equality 1974). Married women are said to work more than unmarried women. And they have to bear the burden of both market and domestic work.

Unmarried respondents were found in Hospet and but not in Bengaluru. There might be many reasons for this. The unmarried respondents in Hospet belong to the

families in which vegetable vending is the main activity. Hence, as children go along with their parents to their workplace, they are used to the place. And they sit in the market and at the entrance of the market. And they have other family members also in this activity. In urban areas, the reason for this can be assumed that the number of avenues for earning in the capital city like working in factories, garments, domestic help, tailoring, etc is more compared to Hospet. This might be one of the advantages of a growing city. And when asked about the absence of young women in this work, the respondents replied that younger generation is better educated than them and they are seeking better work than this.

The other reason seems to be the restrictions on movement. As young unmarried girls are considered vulnerable to sexual harassment, they are usually confined to household duties (Vanaja 2000).

Though the discussions can go on like this, the cases in our study are different. Most of the respondents do not want to their daughters to take up this activity. They say that whatever problems they are facing should end with their generation. Because, they have to do their activity irrespective of the vagaries of the season, whether it is summer or winter or a rainy day. They do not want their daughters to undergo the same. In fact a respondent in Bengaluru has never allowed her daughters who are now married, to come near her vending place, all these years.

The prominent group among respondents in Hospet is that of Devadasis⁵. It was observed that number of devdasis in this work is more. Vegetable vending is the main source of livelihood for these socially disadvantaged women. Many of them feel that this is an activity, where they can have an independent and respectable life.

Religion:

Indian society is multireligious and a confluence of people from different ethnic backgrounds. The status of women is also influenced by the religion they belong to. It is one of the decisive forces in India which confers the rights and duties to women of the household. The Committee on the Status of Women stated that “Religion provides ideological and moral bases for the accorded status and institutionalized roles of women in a society. The social restrictions on women, and also the people’s notions about their proper roles in the domestic and extra-domestic spheres are largely derived from the religious conceptions of a woman’s basic characteristics, her assumed ‘virtues’ and ‘vices’, her proverbial strengths and weaknesses, and the stereotypes regarding her natural and capacities” (1974: 38). Thus the religious composition of women was sought and the data received is given in the table below.

Table No. 4.3
Religious Composition of Vegetable Vendors

Sl.No.	Religion	Hospet	Bengaluru	Total	Percentage
1.	Hindu	58 (96.7)	60 (100)	118	98.3
2.	Muslim	2 (3.3)		2	1.7
Total		60 (100)	60 (100)	120	100

The single largest group of women in this retail trade activity is Hindus. The researcher did not come across any Christian women vendor during the research. It is said that as men and women in Christian community have the more opportunities of education compared to other religions, they tend to go for jobs with higher incomes and better status (Vanaja 2000).

Women vendors from Muslim community were found in a very negligible number, i.e., 3 per cent in Hospet and none in Bengaluru. The reason for this can be “Taboos such as purdah and ban on free movement coupled with hard economic conditions prevent many a Muslim woman from gaining access to educational opportunities and are caught in the vicious circle of poverty-ignorance-illiteracy-social taboos” (ibid. :116).

While studying the markets of Indonesia and Bangladesh, Hanna Papanek and Laurel Schwede (1988) observes that women in Bangladesh do not participate in market trade. Their participation as buyers as well as sellers was extremely rare. This must be because “Participation in market trade violates the norms of sex segregation because of women’s possible contacts with unrelated males”. Given less participation of Muslim women in the vending activity, we can relate the above statements as one of the reasons for it.

While discussing about the role of women in market trade, Boserup, opines that to most Hindus and Arabs, “the idea of female participation in trade is an abomination” (Boserup 2008: 75). As she had observed women were less in number among sellers and even among customers in these markets. But, in contrast, in many African countries, women account for half or more of the labour force in trade. Our study contradicts this statement and indicates domination of women, especially Hindu women in trading of vegetables in the areas under study.

Caste:

Caste system is one of the main features of Indian society. Caste, according to M.N.Srinivas is a “hereditary, endogamous and usually localized group having traditional associations with an occupation and a particular position on the local hierarchy of castes (in Vanaja 2000). It is regarded to be one of the static dimensions of South Asian societies (Mukhopadhyay and Ratna Sudarshan 2003). It is endorsed by Hindu scripture. And, it regulates the economy also. This internalized system creates and sustains an unequal opportunity structure (Mungekar, 1999, Basu 2006) and makes it difficult to escape from its clutches.

Caste played an ‘ascriptive’⁶ role as it allocated economic functions in the society. It assigned an occupation not only to an individual, but to a group of individuals. A particular individual was bound to undertake a particular occupation just because he or she belonged to a particular caste. Thus Dr. Ambedkar argued that the caste system did not result only in ‘division of labour’, but it culminated in the ‘division of labourers’

(in Mungekar, 1999: 289). Hence it plays an important role in confining certain section of people to the informal economy (Bruce Sundquist). Thus caste inhibits individual freedom. It creates and sustains unequal opportunity structure. This is against the egalitarian principles of modern democratic society. It intensifies and worsens the sufferings and servitude of disadvantage caste-class groups, by diminishing their access to development benefits compared to higher caste-class groups (Mungekar, 1999: 290).

As we have discussed in the earlier chapter on women and development, that caste is more important for women since it acts as decisive factor for a woman’s work outside the household. It determines social as well as sexual division of labour. We can see that the women from upper class are withdrawn into the household mainly due to the better conditions that they have as well as to differentiate them from the women from lower castes and class. And also a woman working for wages is considered as degrading, as they move up economically (S.C.Dubey in Boserup 2008; Nussbaum and Glover 1995; Towards Equality 1974; Desai and Patel in Vanaja 2000). And in many upper castes, even older women do not get their husband’s consent to work outside. But it is generally believed that there is no taboo against women working outside home in SC and ST groups. Hence women from these castes are found high in work participation than the upper caste Hindus and Muslims (Kapoor 2007:58).

With this background, the respondents were asked about their caste background. This helps us to understand the influence of caste on the mobility of our respondents. As it is seen that that a caste confines a person to a particular work, it is necessary to examine in the case of our respondents.

Hence more number of women from the lower caste are found in the labour market compared to women from higher castes. The same tendency is also found in our study. The table below makes it clear.

Table No. 4.4
Caste-wise Distribution of Vendors

Sl.No.	Caste	Hospet N = 57, F %	Bengaluru	Total	Percentage
1.	STs	49(81.7)	29(48.3)	78	65
2.	SCs	9(15)	15(25) 24	20	
3.	OBC		4 (6.7)	4	3.3
4.	General		12(20) 12	10	
	Total	58 (96.7)	60 (100)	118	98.3

* (The analysis of data in the above Table No.4 refers to Hindu respondents only).

The above table shows that the majority of the respondents mainly belong to the lower castes. The number is more among STs. Only 3 per cent of our total respondents belong to other backward castes. Whereas, 10 per cent of the respondents are in general category.

The respondents belonging to Scheduled caste and Other Backward Caste are less in number, i.e. 20 per cent in Hospet. But, we do not find any respondent from the general category. This shows that the caste system is still rigid in Hospet.

In Bengaluru, the number is scattered among these castes though, the more number in Bengaluru i.e., 48 per cent belong to ST caste. But in this city, we find at least 20 per cent of our respondents hail from general category in this activity. This, we can assume, shows the trend diluting caste system in metropolitan cities. Hospet and Bengaluru display different trends in the caste-wise participation of respondents. The percentage of respondents belonging to STs is more in Hospet. Of 64.2 per cent of total ST respondents, the share of Hospet is nearly 75 per cent. In fact during the field visit, a respondent proudly said that vegetable vending has been the occupation of their caste. We have seen in the second chapter dealing about the area profile of Bellary district, that the population of STs is more in the district. Nearly 18 per cent of the state's total ST population is found in this district. This aspect is reflected even in our study. Many studies also have revealed that the scheduled castes, scheduled tribes and other backward castes dominate retail trade as hawkers (Mungekar 1999; Report on Unorganised Sector, 2008; Tripathi, Rao, Bardhan in Vanaja, 2000). As Boserup (2008), Martha Chen (in Nussbaum, 1995) and other writers have acknowledged that the higher caste hierarchy leads to lower mobility, higher the social restrictions of women of that respective caste. Our study further reinforces this fact.

Thus our study also confirms with the earlier held views that the participation of ST and SC women in the work outside the house is more than upper caste Hindus and Muslims. In the study conducted by Vanaja, about women vendors in general in Mysore, she had few of the Christians as her respondents. But this is completely missing in our study. Hence, this data can also support the findings of other writers, who discovered that caste, class regulates Indian informal economy (Basu, 2006; Mungekar 1999; Eapen, 2001).

Part 2:

Education Levels:

The formal school education plays a decisive role in the economy. It is the most important instrument for human resource development. It is the most 'vital of all resources' (Schumacher 1993: 60). Human development approach recognises education as one of the capabilities of human beings. It is one of the main decisive factors for employment. It has the intrinsic value and helps to build up the capabilities of the people to access the opportunities thrown open by globalisation (HPCFRRI 2002).

Education is an indicator of the status of women in the society. Sen (1989) observes, "Empirical studies of educating women have proved that primary education can be cost-effective, increase women's productivity and reduce inequality within the family. In fact educating women has a greater multiplier effect than educating men". The

necessity of education is effectively expressed by Sir Charles Snow. According to him, "To say we have to educate ourselves or perish, is a little more melodramatic than the facts warrant. To say, we have to educate ourselves or watch a steep decline in our lifetime is about right" (in Schumacher, 1993:61) Access to education provides opportunities for gainful employment. Being educated is important to formal sector. But in informal sector where entry and exit barriers do not exist, this criterion plays a very minimal role. Yet, this proves to be of important when there has to be an interaction with the formal institutions like banks and within the household. Education is a medium through which a person can access useful information.

Education and training is also necessary for a woman to get access to technical, administrative and managerial positions. Without adequate education and training women have been adversely affected by technological development (Rekha Datta 2005)

A woman's job opportunities depend on her level of education. This idea is upheld by Archer and Loyd. They say, "...lower level of further education and training is another constraint on the work opportunities open to women. Again stereotypic ideas about women and work play an important part. The belief that the woman's place is in the home may guide many girl's aspirations primarily towards marriage rather than towards occupational attainment. In addition, the limited range of occupations regarded as suitable for women may exert a restricting influence on the occupational aspirations, education and training of girls" (in Vanaja, 2000: 109).

Jean Dreze and Amartya Sen (2005) feel that the low value attached to female education in India is linked with the deep-rooted features of gender relations. They identify three such links, that are given below.

1. The gender division of labour (combined with patrilineal property rights) tends to reduce the perceived benefits of female education. In India majority of girls are supposed to spend their adult life in domestic work and child-rearing. This makes parents feel that education has uncertain value and it is pointless to educate girls.
2. The norm prevalent in India of patrilocal exogamy (requiring a woman to settle in her husband's village at the time of marriage and to sever most links with her own family) further undermines the economic incentives of educating girls. The parents feel that the investment they make in educating a daughter will benefit other distant household.
3. The practice of dowry and the ideology of hypergamous marriage (it being thought best that a woman should marry 'up' in the social scale), can turn female education into a liability.

They have also observed that the region where gender relations are less patriarchal, like Kerala, there is rapid expansion of female education. Education is considered to be an entitlement which can improve the agency of women. The education of women is observed to reduce child mortality levels.

With such serious debates on education, let us have a look at the education levels of our respondents.

Table No. 4.5

Education wise Distribution of Respondents

Sl.No.	Education	Hospet	Bengaluru	Total	Percentage
1.	Non literates	45 (75)	41 (68.3)	86	71.7
2.	Primary	11 (18.3)	15 (25)	26	21.7
3.	Secondary	4 (6.7)	4 (6.7)	8	6.6
Total		60 (100)	60 (100)	120	100

The above table shows that 71.7 per cent of our correspondents are non-literates. Only 6.7 per cent of them have done their secondary schooling, particularly less than 10th standard. None of them have crossed 9th standard. Many of them repent for not having proper formal education. But on further probing it was found out that many of them had opted out of school because of poor economic conditions at home. Few replied that they did not develop interest in studies and discontinued the school.

The Committee on the Status of Women observed that though girls are sent to school, they are not sufficiently motivated to achieve excellence. If the girls do not show interest in studies, it is not taken seriously. More over in a family with low income, girl's education is the first thing to be sacked to balance the income of the family. There are drop outs in case of girls, owing to the family circumstances like mother's illness or death. Instead of formal education, girls receive "informal education for roles they are expected to perform in adult life" (1974:86).

The National Perspective Plan for Women 1988-2000 list out some more factors for discontinuing education of females. They are:

1. The requirement for older girls to stay at home to take care of siblings when mothers are away
 2. Need for girls to work in order to help in augmenting the family income
 3. Early marriage of girls
 4. Social customs that restricts female mobility after puberty
 5. Lack of relevance of school curriculum and
 6. Lack of facilities in the form of school buildings, hostels and women teachers, etc.
- (Vanaja 2000: 111)

The respondents who are aware of the significance of education are sending their children to school and few of them sending children even to home tuitions.

In India, patrilineal and patrilocal kinship system, son is considered to be successor and supporter of the parents in the old age. A daughter cannot take the place of a son. Her loyalties change at marriage (Towards Equality 1974). Hence this also influences the education levels of the women in India. However, Preet Rustagi is of the opinion that the existing levels of discrimination and biases are an outcome of socio-

cultural factors and patriarchal structures which are not easily overcome by introduction of literacy alone (Rustagi 2004).

If we can recall the discussion about the reasons for concentration of women in informal economy, one main reason that stands out is their low educational levels. The same is true in the case of our respondents.

Our respondents have realized the necessity of education in the society. Therefore, a question, if education was necessary for their trade, was asked to the respondents.

Table No. 4.6
Opinion about Education

Sl.No.	Necessity of education	Hospet	Bengaluru	Total	Percentage
1.	Yes	20 (33.3)	13 (21.7)	33	27.5
2.	Not necessary	40 (66.7)	47 (78.3)	87	72.5
Total		60 (100)	60 (100)	120	100

Out of total respondents, only 27.5 per cent told that education is necessary for their activity, whereas 72.5 per cent did not feel so. The reasons for such variations in their answer were sought.

Table No. 4.7
Reason for the necessity of Education

Sl.No.	Reason for education	Hospet	Bengaluru	Total	Percentage
1.	Calculations/Accounts	15 (25)	12 (20)	27	22.5
2.	Better Knowledge of the world.	5 (15)	1 (3.3)	11	9.2

Out of which 22.5 per cent told that they could have done calculations better, had they been educated. And 9.2 per cent of the respondents felt that they would have got a better knowledge of the world, if they were educated. They confessed to the researcher, that they were repenting for not having completed their education.

When they said they wanted to know more about the world from education, their intention seems to be vague. Or may be they mean what Schumacher once expressed his views about education. He says “ When people ask for education they normally mean something more than mere training, something more than mere knowledge of facts,...Maybe they cannot themselves formulate precisely what they are looking for; but I think what they are really looking for is ideas that would make the world, and their own lives, intelligible to them. When a thing is intelligible you have a sense of participation; when a thing is unintelligible you have a sense of estrangement” (1993:65)

When asked the other group why education was not necessary for them, 25.8 per cent told that working knowledge was sufficient to survive in this trade. Whereas, 37.5 per cent felt they can manage with oral calculation.

In one case, the respondent in Bangalore felt that in such a fast growing city, knowing different languages to interact with them was more important than a formal

education. A third standard passed respondent, said when she encounters problems while calculating approaches her sister, who is also present in the market or will ask the co-workers to solve it. Or she will directly ask the customers do calculate. In spite of her less years of formal education, she calculates orally. At the same time, she manages to convey the prices and names of vegetables in English, Hindi and other South Indian languages.

Table No. 4.8

Reasons for not preferring education

Sl.No	Reasons	Hospet	Bengaluru	Total	Percentage
1.	Knowledge of business tactics	8 (13.3)	23 (38.3)	31	25.8
2.	Can manage/ Oral calculations	23 (38.3)	22 (36.7)	45	37.5
3.	Others (knowledge of other language, ask coworkers, etc)		1 (1.7)	1	0.8

The respondents, as they have had low level of education are determined to give better education to their children. They want the betterment of their children's conditions, and education gives better future to the children. We do not find any discrimination among boys and girls in sending to school. Through this they are in a way helping to eliminate the inequalities between men and women. This informs us about the agency of women.

Among our respondents, nearly 49 per cent had school going children in their family. The rest 50 per cent had either grown up children, or unmarried, childless, etc.

Table No. 4.9

Number of houses of respondents with school going children

Sl.No.	Households with school going children	Hospet	Bengaluru	Total	Percentage
1.	Houses with school going children	29 (48.3)	30 (50)	59	49.2
2.	Not relevant	31 (51.7)	30 (50)	61	50.8
Total		60 (100)	60 (100)	120	100

In Hospet all the school going children were enrolled in government Kannada medium school. In Bangalore along with government Kannada medium school, the children also went to private English schools.

But in Hospet, in two cases, there were children who had discontinued going to school. They were working as construction labourers and as domestic help. The respondents told that they did not develop interest in studies and one said that they had to shoulder the household responsibilities. In other respondent's house, she had only a son who was physically challenged. The government gave monthly maintenance of 400 Rs. which was less than his medical expenses. In Bangalore, a son of a respondent was working. But it was told that he had completed school education. As he was not interested in going to college and was more interested in repairing bikes, he had joined as an

apprentice in a garage. As he had joined as an apprentice, he was not earning anything. But in Hospet, the children were earning Rs 2000 to Rs 3000 from domestic work and construction work. This was used up for the household expenses. But, the respondents feel that they would not have let their children live the school if they were educated. They say that they would have taught the children at home and inspire them to pursue education. Incidentally, these households belong to the street hawkers.

Size of the Family:

Family is an important institution of the society. It helps in maintaining the biological and psychological needs of an individual, and helps in the development of an individual's personality. It provides economic, social as well as emotional security to its members (Vanaja 2000). Apart from that, they can be of great help when the respondents are in need of them during the period of illness, old age, etc.

The size of the family helps us to understand the nature of respondents. The joint family or a big family means constraints on the movement and association of women of the family as they will be burdened with the household work (Towards Equality 1974). In some cases, when there are more members in the household, the household chores can be divided among the members of the society. This eases the responsibilities of women. Hence the respondents were asked about the number of members in their household. It was found that most of the households were nuclear families. But some families were inclusive of other dependents apart from their children like in-laws, unmarried sisters of the husband, etc.

Table No. 4.10
Size of the family of the Respondents

Sl.No.	No. of family members	Hospet	Bengaluru	Total	Percentage
1.	None	-	4(6.7)	4	3.3
2.	1-2	9(15)	9(15)	18	15
3.	3 members	16(26.7)	6(10)	22	18.3
4.	4 members	6(10)	14(23.3)	20	16.7
5.	5 members	18(30)	17(28.3)	35	29.2
6.	6 members	11(18.3)	10(16.7)	21	17.5
Total		60(100)	60 (100)	120	100

Majority of our respondents, i.e., 29 per cent are from a family of five members. From the above table it is clear that all the respondents in Hospet have a family with minimum of two members including the respondents themselves. But in Bengaluru 7 per cent of the total respondents are living alone, and having no one to take care of them or to share their responsibilities. Further, it was seen that most of them were women in their late 50s onwards. Their children live separately in different localities and have left behind their ageing mothers to fend for themselves.

In many cases, the household work is also shared, as we see among our respondents like cooking, getting water from public taps, helping in cleaning, giving bath to young ones, etc.

Number of working members in the household:

From the previous table, it is evident that 96.7 per cent of our respondents are living with their family. Family members, apart from sharing the household chores also contribute to the financial responsibilities of the household, if they are engaged in some outdoor work. This helps the respondents in running the family without any obstacles and to have a decent level of living.

Table No. 4.11

Distribution of Respondents with respect to the total earning members of the family

Sl.No.	Total No. of Earners	Hospet	Bengaluru	Total	Percentage
1.	1	27 (45)	35 (58.3)	62	51.7
2.	2	6 (10)	11 (18.3)	17	14.2
3.	3	10 (16.7)	3 (5)	13	10.8
4.	4	10 (16.7)	7 (11.7)	17	14.2
5.	None	7 (11.7)	4 (6.7)	11	9.2
Total		60 (100)	60 (100)	120	100

The above table reveals that except 9.2 per cent of our respondents, majority of our respondents have working members at home. Though there is more than one working member, they were also found in the informal sector with low income earning capacity either in construction works, in the same vending, as auto drivers, coolie or as agricultural labourers etc. The reason for this can be inferred by understanding the level of education they have. Most of them are either non literates, or some with primary and secondary school level education.

Living Conditions:

It is said that there is a direct link between incomes, housing and economic activity. Lack of housing particularly affects women, because they are the home-makers and does all the household work. And moreover, in a social set up women's needs for privacy are greater. Therefore, while considering the subject of housing one needs to go beyond the concept of physical structure. In our study, there is an attempt to find out about the nature of ownership of the house, the amenities, basic facilities and physical assets they have. Though they are not the ultimate determinants of the standard of living, they necessitate for the well being of human beings and women in particular.

Table No. 4.12

Ownership of the house

Sl.No.	Ownership of house	Hospet	Bengaluru	Total	Percentage
1.	Own	40 (66.7)	20 (33.3)	60	50
2.	Rent	18 (30)	40 (66.7)	58	48.3
3.	Public Place (ground)		2 (3.3)	2	1.7
Total		60 (100)	60 (100)	120	100

The table shows that 50 per cent of our respondents reside in their own house. Around 1.7 per cent of our respondent in Hospet lives in the shelter with thatched roof built on a public ground. They come from a poor family where the male members of the family hardly do any work. It was said that they worked once in a while and squandered away the earnings on alcohol. These respondents say that they always have a threat of municipal officials, who insist them to vacate the public place. The people living in the neighborhood are also not cooperative and considerate. None of our respondents, both in Hospet and Bengaluru, have got house on lease. This shows that they are not in a position to pay lump sum money at a time.

One point to see is that 66.7 per cent of Hospet respondents were residing in their own house compared to 20 per cent respondents in Bengaluru. When asked about the origin of their family, many respondents said that their parents had been living in Hospet since many generations. This might have given them an advantage to own a house in the town. Whereas in Bengaluru, either respondents' parents or they themselves have migrated from the surrounding villages. Except few, almost all families had their grandparents in villages. The researcher was told that their parents were the first in their family to come to the city. This supports the studies about migration from rural to urban areas in search of livelihood.

Table No. 4.13

Type of building

Sl.No.	Type of housing	Hospet	Bengaluru	Total	Percentage
1.	Pucca -(RCC, Asbestos, Tiled)	50(83.3)	56 (93.3)	106	88.3
2.	Kuchcha	10 (16.7)	4 (6.7)	14	11.7
Total		60 (100)	60 (100)	120	100

The respondents were asked about the kind of house they were living in irrespective of the ownership of the house. Among our respondents, 88 per cent of them were living in pucca houses. Of which 41.5 per cent respondents of Hospet and 46.5 per cent of Bengaluru respondents were living in pucca houses. Whereas 8.3 per cent in Hospet and 3.3 per cent of Bengaluru respondents in kuchcha houses. Further, 11.7 per cent among Hospet respondents were staying in RCC house, 11.7 per cent of them in tiled house, and 18.3 in house with asbestos roofing.

In Bengaluru, 32.5 per cent respondents lived in RCC houses, 10 per cent in asbestos roofed houses and 4.2 per cent respondents in tiled roof house.

According to V.S. Mahajan, "Priorities from the women's perspective are proper kitchen, latrines and safe areas for children to play while they are involved in household chores. The lack of these expose women to disease sexual attacks (when they go out into the fields in the early morning or late at night). Moreover, when they are involved in home-based economic activities and cattle care, the limitation of space makes their living conditions worse at times bordering on a sub human level with women, children and animals sleeping in the same area with little or no ventilation"(1989:455)

From the primary data, it was found that the average size of the family in Hospet is 5.5 persons, and 4.8 persons per family in Bangalore. When asked about the availability of sufficient space to live in the house, it was found out that majority of our respondents, had only three rooms. Of the rest, 14.2 per cent have only one room, without any separate compartments for kitchen etc., 45 per cent have 3 rooms, and 10 per cent have 4 rooms. Out of the total respondents, the percentage of respondents living in one room is more in Hospet (9 per cent), than 5 per cent in Bangalore. And number of respondents living in a four roomed house is less in Hospet (2.5) than in Bangalore (9 per cent).

It is said that women living in urban slums, face greater difficulties than in rural areas, because of terrible overcrowding, lack of privacy and lack of essential services (Mahajan 1989).

In our study, a respondent living with her husband and in-laws in a slum in Bengaluru, told that they all sleep outside in the summer and winter season. In rainy days, they manage to sleep in the single room house. Cooking also has to be done in the same room. When it is not raining, cooking is also done outside the house. This house does not have any ventilation. It has just got a door, four walls and no windows.

Table No. 14

Number of rooms in the house

Sl.No.	No. of rooms	Hospet	Bengaluru	Total	Percentage
1.	1 room	11 (18.3)	6 (10)	17	14.2
2.	2 rooms	9 (15)	28 (46.7)	37	30.8
3.	3 rooms	37 (61.7)	17 (28.3)	54	45
4.	4 rooms	3 (5)	9 (15)	12	10
Total		60 (100)	60 (100)	120	100

Household Assets and Amenities:

The facilities available in home indicate the quality (Human Development in India 2010:60) of the living. "Electric light enables more reading and education, new fuels provide a cleaner and better health, clean water and sanitation reduce the prevalence of gastrointestinal diseases, motor vehicles and mass media strengthen the household's connection to the country as a whole" (2010:60). The water pipe connection in the house, availability of electricity, LPG connection or kerosene for cooking, natural ventilation, separate toilet facilities, all these ease the day to day life of a woman. From this we can know the amount of time spent by women in the household chores. These assets and amenities also sign of social status and instruments for better life.

Table No. 15

Facilities at Home

Sl.No.	Facilities at home	Hospet	Bengaluru	Total	Percentage
1.	Water pipe connection	14 (23.3)	29 (46.7)	43	35.8
2.	LPG connection	12 (20)	41 (68.3)	53	44.2
3.	Electricity	49 (81.7)	60 (100)	109	90.8

4. Chimney/ventilation	29 (48.3)	4 (6.6)	33	27.5
5. Toilet	16 (26.7)	19 (31.7)	35	29.2
6. None	2 (3.3)	1 (1.7)	3	2.5

A majority of our sample, i.e. 65 per cent, do not have water pipe connection in their house. They have to fetch water from the nearby public water pipes. In Hospet many of them go to either public toilets or in the bushy areas in the dark. In Bangalore, as most of them are living in colonies (*vataru*), they have to fetch water from a common pipe, standing in ques, waiting for their turn. This consumes lot of time. The time spent on collecting water takes time away from the households' quality time and its productivity (GoI 2010: 61-62).

The same holds good for toilet room. In Hospet people living in the public ground, and in Bangalore, a single widow, living all by herself in a single room lacks these facilities. These indicate the living conditions and standards as well as the vulnerability to risks of our respondents.

To know further their condition at home, the respondents were enquired about the details of household assets.

Table No. 16

Household assets

Sl.No.	Household assets	Hospet	Bengaluru	Total	Percentage
1.	Radio	-	9 (15)	9	7.5
2.	Television	44 (73.3)	56 (93.3)	100	83.3
3.	DVD player	3 (5)	9 (15)	12	10
4.	Vehicle(two-three, cycle)	20 (33.3)	29 (48.3)	49	40.8
5.	Mobile	16 (26.7)	25 (41.7)	41	34.2
6.	Landline -	5 (8.3)	-	5	4.2
7.	Sewing Machine	17 (28.3)	-	17	14.2
8.	Refridgerator	-	-	-	-
9.	Nothing	7 (11.7)	4 (6.7)	11	9.2

The above table gives us an idea, that 93.3 per cent of Bangalore respondents had TVs at their home, and 41.7 per cent had mobile at their home. But only in three cases, respondents having their own mobile were found. In Hospet, only in one case, a respondent, who is separated, has a mobile of her own. She has another mobile kept at home through which she keeps in touch with her children, and following their activities and whereabouts. Sewing machines are found in Hospet with 17 per cent respondents, but not in Bangalore. During the fieldwork, it was said that these respondents would stitch their clothes when they were relatively free on holidays. It was mostly to reduce the cost of stitching, that they did it on their own, whenever it was convenient for them, even though it took many days to complete one stitching work. Radio, TVs, DVDs, sewing machine, etc indicates the way the respondents spend their leisure time. None of our respondents have refrigerator at their house, which can be of great help for

working women. Though 34.2 per cent of respondents say they have mobile, they don't carry it with them. It is operated by the men of their households. Few, who operate mobiles on their own, do it for the purpose of business and to keep a tab on the children. Among Bangalore respondents, 48.3 per cent had vehicles in their house and told that sometimes the male member of the family would drop and pick them up from the market. None in the Hospet, acknowledged this. We can infer that this is due to short distance from home to market place.

Women start working at a very young age and thus contribute to the family. Most of the women will continue to work even after marriage to support the family, as the husband's earnings will be less to maintain the family. Hence to find out about the validity of this assumption, the respondents were asked about their husbands' nature of work.

Table No. 17

Job of the Husband

Sl.No.	Husband's job	Hospet	Bengaluru	Total	Percentage
1.	Agriculture	7 (11.7)	-	7	5.8
2.	Agricultural labor	3 (5)	-	3	2.5
3.	Same Trade	4 (6.7)	15 (25)	19	15.8
4.	Coolie	3 (5)	4 (6.7)	7	5.8
5.	Government job	-	5 (8.3)	5	4.2
6.	Mines, Security, construction work	5 (8.3)	9 (15)	14	11.7
7.	Autorickshaw	-	9 (15)	9	7.5
8.	Nothing (Ill, Oldage, idle)	3 (5)	4 (6.7)	7	5.8
9.	Not relevant	35 (58.3)	14 (23.3)	49	40.8
Total		60 (100)	60 (100)	120	100

When we consider the regional disparities in our state, it is found that the dependency on agriculture and number of agricultural labourers are more in Gulbarga division compared to South Karnataka region. It is also relatively more than the state level. As we have seen in Chapter 2, the state average of dependency on agriculture is 55.97 per cent. It is 42.59 per cent in Bangalore Division, and 68.38 per cent in Gulbarga Division. Similarly, the state average for proportion of agricultural labourers to total workers is 26.40 per cent. In Gulbarga Division, it is highest in the state with 36.19 per cent, whereas in Bangalore it is 19.82 per cent. The per cent of total cultivators in Bangalore is 3.3 per cent, whereas it is 27.3 per cent in Bellary. The percentage of agricultural labourers in Bangalore is 2.6 per cent. But in Bellary district, it is 39.9 per cent, which is more than the state average of 26.5 per cent (HDR 2005).

The above table shows that the husbands of our respondents are found in various economic activities. We find that in Hospet 16.6 per cent of respondents the respondents' husbands are in primary sector. They are either cultivators or working as agricultural labourers.

As put forth by the HPCFRRI (2002) report, Bellary is an economy based on agriculture and the 11.7 per cent of them are cultivators. The question was asked about the ownership of land. 13 per cent of Hospet respondents owned a piece of land, which was, as they said not economical. There was no regular and specific income from it. The families who cultivated land had agricultural land between 0.3 acres and 0.5 acres. This shows that they are marginal farmers. The agricultural labor also earns less in terms of daily wages.

In Hospet, though 21.7 per cent of the respondent's husbands own land irrespective of its size, only 11.7 per cent of them cultivate it on their own. It is worth to note that in Bengaluru, we do not find husbands of the respondents as cultivators or agricultural labourers. But, when asked about the owning cultivable land, 15 per cent of them said that they had land in the village, looked after by the family members residing in the village. But even they were of the opinion that it needed more investment and the profit was very meagre. Even they had piece of land which was within 0.5 to 1 acre. By seeing this we can assume that because of fragmentation and further division of land holding the size of land holding is not economical. Apart from that the respondents say that the investment on fertilizers, seeds, tractors, etc., all of those, costs more, which they cannot afford. And hence there is low productivity in these lands.

Table No. 18
Possession of cultivable land (in acres)

Sl.No.	Possession of land	Hospet	Bengaluru	Total	Percentage
1.	Yes	13 (21.7)	9 (15)	22	18.3
2.	No	47 (78.3)	51 (85)	98	81.7
Total		60 (100)	60 (100)	120	100

In Bangalore, 15 per cent of the respondents' husbands are working as autorickshaw drivers. They either own an auto or run the rented autorickshaws. It can be seen that in Bangalore 8.3 per cent of our respondents' husbands are working in formal sector. They are working in government offices as Group D class, or drivers. In a city, where the cost of living is high, with an average family of 4.8 persons, the respondents felt the need to work and contribute to the family so that they can have a good standard of living.

Majority of respondents' spouses, i.e., 25 per cent, in Bangalore are in the same retail trade of vegetables. Whereas this is 4 per cent in Hospet. From this, we can infer that there is dominance of women in retail vegetable vending in Hospet. But one point to be noted here is these men who are in the same trade are found only in markets where there is specified place to sit and vend. They are not found among hawkers and pavement vendors. In Bangalore, the men are found as push carters and market vendors, but not as pavement vendors.

It is seen that 5.8 per cent of the respondents' husbands are doing nothing either because of old age or illness and idleness. It is marginally more in Bangalore (6.7 per cent) than in Hospet (3 per cent).

To know more about the economic activities undertaken generally by women to earn some extra money, a question was asked to know they have any livestock at home, only 1.7 per cent of the respondent, i.e., a street hawker answered positive. But she was still not earning any money from it as it was yet a small calf. As she was interested in it, only she was looking after the calf. Every morning when she goes to the wholesale market to buy vegetable, she carries the waste vegetable thrown away in the market to the calf.

Women even to this day face restrictions in terms of access and ownership rights. As the position of women in India is one of dependence, she hardly has any property rights (Towards Equality 1974: 135). These rights are derived from customs and inheritance laws. With this background and also to examine if things have changed, the respondents were asked if they have any immovable property in their name.

Table No. 19
Property Entitlement

Sl.No.	Property entitlement	Hospet	Bengaluru	Total	Percentage
1.	Yes	3 (5)	1 (1.7)	4	3.3
2.	No	57 (95)	59 (98.3)	116	96.7
Total		60 (100)	60 (100)	120	100

The percentage of respondents who has immovable property in their name is very negligible. Only 3.3 per cent owned immovable property. Only one (1.7 per cent) respondent in Bangalore and 5 per cent of respondents in Hospet had property in their name. Out of this 1.7 per cent respondent from each place told that they had got the property on their own, whereas 3.3 per cent was property allotted by government. It is also seen that they have not got any property in their name from the natal house nor had their husband inherited it. In one case of Hospet, a respondent had bought a site and built a house, by pledged her ornaments and taking loan from the bank with the help of friends. Thus we can agree with Puttaswamy's stance: "In the socio-economic conditions prevailing in Indian society, very rarely are women the owners of property in any form. In the case of majority of woman, property, both movable and immovable, whether in the parental family or acquired through marriage is rarely in the name of women are managed by women. This is especially true of land ownership" (in Vanaja, 2000: 131).

Such deprivation from the entitlement is present because of the patriarchal society. As Raj Mohini Sethi puts it, "Patriarchy has completely influenced the authority pattern, property rights, inheritance, division of labour, control over children, sets of relationships particularly with women in the family and community" (1999:30).

On further inquiring, it was known that neither of respondents' natal nor the husbands' family have any immovable property to get a share in it. This shows the economic background of our respondents.

Work in the young age:

While discussing about the education of our respondents, we saw that most girls left school education in the middle owing to many problems at home. We also saw, that

girls start earning at an early age compared to boys. To further understand the conditions of our respondents, the question was asked about the work they did outdoors when they were young.

Table No. 20
Working at a young age

Sl. No.	Working at a young age	Hospet	Bengaluru	Total	Percentage
1.	Yes	40 (66.7)	16 (26.7)	56	46.7
2.	No	20 (33.3)	44 (73.3)	64	53.3
Total		60 (100)	60 (100)	120	100

The above table reveals that 46.7 per cent of our respondents were working as a child. The proportion is more in Hospet (66.7 per cent), compared to Bangalore (26.7 per cent). And the earnings were handed over to their mothers who in turn used it for household expenses. It does not mean all the respondents in Bangalore were going to school. Few were in the school and many of them were staying back at home doing the household chores.

In one case, a respondent was discontinued from her school, as her brother met with an accident on the way to school and expired. She had to stay back at home doing the domestic work and looking after their young siblings.

Whatever is the case, the female children of the households often have to quit education owing to many reasons. It is seen, girls start their contribution to the running of the household much earlier than boys. They take care of young siblings, help mothering various domestic chores, and also participate in work production which falls in the feminine sphere, or activities which fetch some income. (Committee on the Status of Women, 1974).

One aspect to take note of is that the children below 16 are not found working in Bangalore. Whereas 13.3 per cent) of respondents' children in Hospet are already working. They are working in construction sector and as domestic help. They were earning 1200 to 2000 Rupees per month. Though the Government has introduced compulsory education and mid day meal in the school, it is saddening to find children out of school at a tender age. When further asked the reason, it was told that they were not interested in studies. Even their earnings is used up for household expenditure.

In some instances, during the field work, the respondents would request the researcher to persuade their children to go to school. But in contrast, there was a respondent, who had given a good education to her son. He has studied Diploma and is the secretary of the vendors' organization. In another case, the daughter of a respondent is doing her B.Ed., in some case doing B.A., and few were in school. Thus we can see that though we find child labour, most of our respondents are aware of benefits of education to their children.

The respondents are providing education to the children with a hope that at least the children would work in the formal economy. And moreover, the risks involved and

long hours of work, have made them have an aversion towards this activity. They say that they don't want their children also suffer the miseries of their activity. Another reason for not liking their children enter to this field is the children's attitude towards this activity. The respondents say that their children do not like vegetable vending, and some feel that their children cannot endure the hardships of this activity.

In Bangalore, none of the respondents want their children to continue this trade. Whereas, in Hospet, 38.3 per cent of the respondents do not mind if their children entered this trade. Some say that children can continue this activity, if they like it and there is no compulsion as such. Some say that this would be a last option for them, in case they do not find a better job than this.

When asked about willing to send their daughters for outdoor work, 55 per cent of the respondents agreed upon it. But 20.8 per cent of them did not want their daughters to go out and struggle for livelihood like them. It is interesting that this per cent is more in Bangalore (31.7 per cent) than in Hospet (10 per cent). The rest 24.2 per cent of the respondents were either unmarried, did not have children or had only male issues.

The respondents who told would encourage their daughters to work outside, said that it would be allowed only if it an office work, that is in formal or in-house activities. They said that they did not wish to see their daughters sit in the open market or a place which does not have a proper shelter. Even those in the sheltered market, did not want their daughters come to this activity.

Status of respondents:

The status of women depends on many things which may seem to be trivial. It does not have any standard measure. The decision she takes at home determines her position at home, the dowry system taken during her marriage usually undermines her self-respect, the nature of work, whether she does all the household work by herself or is she assisted from other household members, is she treated respectably or does she face domestic violence, is she free to move about to her relatives house, is she able to take out time for herself to rest, her health care, etc., determines her status and position at home.

Dowry system undermines the status of woman in the family. A question, regarding the dowry was asked to the respondents. Nearly 13 per cent of the total respondents had given dowry at the time of wedding. Whereas this question was applicable to 15 per cent as the others were either unmarried, or Devadasis. The rest said that they were given one or two gold ornaments during their wedding.

It has to be observed that though only 13 per cent of the respondents had given dowry during their wedding, 39.2 per cent of them are willing to give and take dowry for their children. This shows change in their attitude, to imitate the other class of people where dowry system is a matter of prestige issue. At the same time, this also throws light on their unawareness of the rules and regulations against dowry system.

It is 39.2 per cent of the respondents are willing to give or take dowry for their children. They give reasons like - demand from groom's side, welfare of children and good treatment and status for their children, for the expenditure of the wedding, etc., that supports dowry system. Whereas, 45 per cent of them are against dowry system. Around 15.8 per cent of the respondents were unmarried or did not have children. This shows that our respondents, 40 per cent in Hospet and 38.3 per cent in Bengaluru, are still not aware of the dowry act, which condemns dowry system.

It is interesting to see that only 13 per cent of our respondents have given dowry during their wedding. But in case of their children, nearly 39.2 per cent of them are willing to take and give dowry. This shows that they have been influenced by the practices of other castes and class where dowry system is prevailing, either as a compulsion or as a prestige issue. Lack of proper awareness and information might be considered as a probable reason for this changing attitude.

Respondents, who do not support this social evil system, said that they would not give or take dowry for their children, as they themselves have not given and they do not aspire for it. Some want their sons to work hard and earn a livelihood, rather than to depend on the dowry.

Hanna Papanek and Laurel Schwede have studied women in the markets of Indonesia. They have noticed that Indonesian women have strong bargaining position within their households and their social groups "because they have some control over the acquisition and use of individual skills and resources. In comparison with women in societies where households are hierarchical, embodying the ideal of age and gender, distinctions in specific role constraints, Indonesian women are less bound by hierarchical constraints and somewhat freer to make independent, responsible decisions" (1988:WS-83). As is known, Indian society is mainly a patriarchal society. Even if the female members are the main breadwinners of the family, all the decisions are taken by the male head of the house. In our study, there was a slight change. About 48.3 per cent of the respondents told that they took the decisions at home, and in 30.8 per cent of respondents' households, male member took all the decisions, and in 18.3 per cent families, both the respondent and her husband took the decision. In 2.5 per cent of respondents' house, all the family members collectively took the decision.

Table No. 21
Decision making power of respondents

Sl.No.	Decision making power	Hospet	Bengaluru	Total	Percentage
1.	Females	38 (63.3)	20 (33.3)	58	48.3
2.	Males	7 (11.7)	30 (50)	37	30.8
3.	Both	12 (20)	10 (16.7)	22	18.3
4.	Family members		3 (5)	3	2.5
	Total	60 (100)	60 (100)	120	100

However, the respondents were asked by further dividing the family matters. And asked what were the matters they actively decided.

Table No. 22

Decision making issues of respondents

Sl.No.	Matter of Decision	Hospet	Bengaluru	Total	Percentage
1.	Education of the children	22 (36.7)	7 (11.7)	29	24.2
2.	Buying necessary household items	35 (58.3)	24 (40)	59	49.2
3.	Religious matters	11 (18.3)	12 (20)	23	19.2
4.	Buying property	11 (18.3)	2 (3.3)	13	10.8
5.	Buying gold and luxury items	10 (16.7)	30 (50)	40	33.3
6.	Daily cooking	31 (51.7)	43 (71.7)	74	61.7
7.	Buying provisions/ grocery	24 (40)	31 (51.7)	55	45.8
8.	To go to relatives' house	8 (13.3)	13 (21.7)	21	17.5
9.	To buy clothes	15 (25)	16 (26.7)	31	25.8
10.	Everything decided by self	11 (18.3)	22 (36.7)	33	27.5
11.	None	2 (3.3)	-	2	1.7

*More than one variable

Only 24 per cent of our respondents said that they decided about their children's education. It has to be noted that this per cent is more in Hospet (36.7 per cent) than in Bangalore (11.7 per cent). While deciding about buying property, only 10.8 per cent of the respondents are asked for their opinion. If there is some occasion to visit the relatives place, only 17.5 per cent of our respondents are free to decide about going there.

Respondents from Hospet are more privileged in the matters of deciding education of children, buying necessary household items and buying property. Whereas, respondents of Bangalore had more freedom to decide about religious matters, buying jewellery, daily cooking, buying grocery and provisions, going to hospital, going to relatives' house and to buy new clothes. In Hospet there are 3.3 per cent of the respondents who said they do not take any decisions at home. These respondents were old and said that all the decisions are taken by their sons and daughter-in-law.

Health:

Health is one of the important indices in the human development. Health of an individual is linked with her status in society. Therefore, an attempt was made to know the extent of freedom our respondents have in case of their health. It was found out in the process that the most common reason for our respondents take holiday was their health. Therefore a question was asked about the health problems they face, whether they go to the hospital or doctor when they are not well, the nature of treatment they take, and who decides which hospital and the nature of treatment to go for.

Our respondents face work related health problems like frequent fever, stomach ache, headache, cough, fatigue, leg pain and back ache. They say, for these common ailments they take the medicine available on the counter, without seeking a doctor's advise. The respondents complained of stomach ache most common among hawkers

in Hospet as they had to lift the heavy load. According to them, as these are common, they do not want to spend money on the doctor’s consultation. They will go the doctor only when their health problem does not subside.

Table No.23
Preference of hospital

Sl.No.	Preference of Hospital	Hospet	Bengaluru	Total	Percentage
1.	Government Hospital	38 (63.3)	3 (5)	41	34.2
2.	Private Clinic	17 (28.3)	57 (95)	74	61.6
3.	Self medication		5 (8.4)	5	4.2
Total		60 (100)	60 (100)	120	100

In Hospet, of the total respondents, 28 per cent go to the private hospital. And 63 per cent of the respondents go to government hospital. The remaining 5.4 per cent told that they hardly go to hospital. The respondents going to private hospital were asked the reason for not going to government hospitals. They replied that in government hospitals, they do not treat poor people properly. As a respondent put it, they don’t even check the pulse rate of poor.

The respondents even in Bangalore visit a doctor only when the problem is beyond their control. Almost all of them i.e., 95 per cent said that they go the private hospital. Some said they were accustomed to it, some said that they did not know where a government hospital was situated.

Though our respondents went to hospital in one point or the other, not all of them followed one method. In Hospet they prefer allopathic medicine and self medication.

In Bangalore, there was 15 per of them who preferred ayurveda medicine. These were the respondents who had severe back ache or leg pain. The cost was around 700 Rs for treatment for one time, where a bandage was put to the leg for 15 days. It was claimed that the pain would subside within four sittings. But as there was no indication of improvement, the respondent was thinking of discontinuing the expensive treatment after two sittings itself, without the completion of the treatment.

When they are not well, 90 per cent of the respondents will decide on their own about going to hospital. All respondents in Hospet are more free to decide on this compared to 48 per cent of the respondents in Bangalore. They said that the male members of the family will suggest them which hospital to go.

Part 3

In the previous part we considered the education, health and the living conditions of the respondents among other things. Though financial resources themselves are not sufficient to ensure health, education, better living conditions, lack of these resources would be a constraint in attaining them. Hence, in this part the income levels of the respondents are considered. There is an attempt to measure income through consumption expenditures and also looking into the other sources of income, household assets,

and earnings of the husbands or family members. Now the saving capacity of the households of the respondents is also considered to have a holistic idea about their income in this part.

4.5 Income, Expenditure and Savings:

Towards equality (1974) has observed that girls in the lower caste and class will be married to a family where the income will be very less. Hence this necessitates them to seek work outside the household. Therefore to find the situation of our respondents, they were asked about what their husbands were doing and how much they are earning.

But the precise estimate of household income was difficult to obtain because, even the working family members are found in majority in informal activities. Whereas, some had agricultural land and the returns from these sources are volatile. However, the following table gives us a picture of their economic status.

Table No. 24

Earnings of the respondents' husband

Sl.No.	Husband's earnings (per month)	Hospet	Bengaluru	Total	Percentage
1.	0-1800	10 (16.7)	-	10	8.3
2.	1800-2000	7 (11.7)		7	5.8
3.	2001-2500	3 (5)		3	2.5
4.	2501-3000	2 (3.3)	4 (6.7)	6	5
5.	3000-3500	3 (5)	7 (11.7)	10	8.3
6.	3501-4000				
7.	4001-5000		17 (28.3)	17	14.2
8.	5001-6000		5 (8.3)	5	4.2
9.	6001-7000			-	
10.	7001-8000			-	
11.	8001-10000		4 (6.7)	4	3.3
12.	10000-15000		5 (8.3)	5	4.2
13.	>18000		2 (3.3)	2	1.7
14.	Nothing	2 (3.3)	4 (6.7)	6	5
15.	Not relevant	33 (55)	12 (20)	45	37.5
		60 (100)	60 (100)	120	100

It is seen from the above table that majority of respondents' husbands (16.7 per cent) has income less than 1800 Rs. per month. Only 5 per cent of them are earning more than 3000 Rs. per month. This question was not relevant to 55 per cent as they were unmarried, widowed, separated or were Devadasis. It was known during the fieldwork that almost all these men were doing informal activities itself. And many a times men did not give their earnings to home as they would squander it for their habits. Hence, whatever details was given, average of the earnings was computed for the study.

In Bengaluru, we can see that the minimum earning of the respondents' husband is 2500 – 3000 Rs. The maximum earning is more than 18000 Rs. It belongs to the household where husband and wife both together manage the vegetable trade. Majority of them, i.e., 28 per cent of them are in the wage bracket of 4500-5000 Rs.

The same problem persists in the case of Bengaluru also. Many said that their husbands do not give money regularly. Though some of them run an auto, the respondents say that they do not go to work regularly.

Along with the husband's work there were other sources of income for these respondents. In Hospet, 11.7 had agricultural land, 30 per cent had husbands and other household members' earnings, 3.3 per cent had small trade run by other members of the house, 6 per cent had rented their houses for which they were getting regular rent, and 45 per cent did not have any other source of income.

In Bengaluru, 85 per cent had husband's and other household members' earnings, and 15 per cent did not have any other source of income.

Few respondents, had told that they had rented out their houses. Hence the respondents were asked if they had other sources of income as well.

Table No.25
Other sources of income

Sl.No.	Other sources of income to family	Hospet	Bengaluru	Total	Percentage
1.	Agriculture	7 (11.7)	-	7	5.8
2.	Household members' / husbands' work	18 (30)	51 (85)	69	57.5
3.	Trade	2 (3.3)	-	2	1.7
4.	Rent, other job	6 (10)	-	6	5
5.	Nothing	27 (45)	9 (15)	36	30
Total		60 (100)	60 (100)	120	100

Nunez (1993) has observed that the women enter informal activities only when the husband is not able to maintain the family. She does work outside the house when the subsistence is threatened. In our study, with the average of four to five family members, the income of the husbands' of the respondents seems to be inadequate. In Bengaluru, though their earning is more than that of Hospet respondents' husbands, the cost of living in a growing city is high which nullifies the extra amount. This proves their earning also inadequate in the cities.

Respondents' earning:

As we are dealing with the vegetable vendors and their work life an attempt was made to identify the earnings of our respondents. This would also tell us about their position in the family relative to other earning members. As we have found female-headed household in our study, the income distribution according to their marital status

helps us to know the contribution and importance of their earnings and their role in the family. Many studies have observed that the women enter the informal activity when subsistence of their family is threatened. This can happen when a woman becomes a widow, separated without support and in our case of Hospet, the existence of traditional practices like the Devadasi tradition. Hence the female-headed households will be evident in the society.

Table No. 4. 26
Respondents' earnings

Respondents' earnings		1000-3000	3001-6000	6000-9000	9001-12000	12001-15000	15000+	Total
Hospet	Devadasi	8 (13.3)	2 (3.3)	4 (6.7)				14 (11.7)
	Separated	2 (3.3)	4 (6.7)					6 (5)
	Widow	3 (5)	8 (13.3)					11(9.2)
	Married	17 (28.3)	8 (13.3)					25(20.8)
	Unmarried	2 (3.3)	2 (3.3)					4 (3.3)
		32 (53.3)	24 (40)					4 (6.7)
Bengaluru	Separated	4 (6.7)	1 (1.7)					5 (4.2)
	Widow		5 (8.3)	4 (6.7)				9 (7.5)
	Married	8 (13.3)	25 (41.7)	3 (5)	5 (8.3)	3 (5)	2 (3.3)	46 (38.3)
		12 (20)	31 (51.7)	7 (11.7)	5 (8.3)	3 (5)	2 (3.3)	
Total		44 (36.7)	55 (45.8)	11(9.2)	5 (4.2)	3 (2.5)	2 (1.7)	120 (100)

The above table shows the earnings of our respondents. Among our Hospet respondents majority of them (53 per cent) are earning between 1000 to 3000 Rs. and the next majority of 24 per cent earns between 3000-6000 Rupees. Only 4 per cent of them have business that can fetch them more than 6000 Rupees.

In Bengaluru, 44 per cent of them have earnings between 3000 to 6000 Rs. At least 8 per cent of them have monthly earnings of more than 15000 Rs. It has to be noted that a respondent maintaining vending activity independently is able to earn more than 15000 Rs per month. The other people in this group are doing this business with their husbands. Therefore, a woman who is working in the family trade will not be in a position to give the details of the monetary aspects as on most incidents, she is unaware of the amount of transactions. In this case asking her for her individual earnings is difficult. In such cases, as she looks after the stall the whole day, the earning of that shop is considered as her earnings for the sake of convenience.

Again there was a problem in calculating the total earnings of the respondents. They do not keep a record of the total amount earned in a day. They have to give to the finance, should reinvest, or should pay for regular installments, sometimes give to children who borrows money for various reasons, buy household things, on daily basis, etc. There is absolutely no record maintained for this. When we asked the respondents about the total earning in a day, they were not able to think of it immediately. After some calculations they have given the above figure, which is again not exact, but approximated one.

Family's income:

We have seen that on an average the Hospet respondents have minimum of two working members in their household and Bengaluru respondents have 1.7 working members at their house. As such the average income of the households in Hospet and Bengaluru is attempted. The table below gives an idea about the earnings of the household of the respondents for a month, without taking into consideration, the respondents' share.

Table No. 4.27
Household income without respondents' earnings

Household income without respondents' earning		Nothing	1000 3000	3001 6000	6000 9000	9001 12000	12001 15000	15000+	Total
Hospet	Devadasi	7 (11.7)		4 (6.7)		3 (5)			14 (11.7)
	Separated	3 (5)	3 (5)						6 (5)
	Widow	4 (6.7)	5 (8.3)	2 (3.3)					11 (9.2)
	Married		9 (15)	3 (5)	8 (13.3)	5 (8.3)			25 (20.8)
	Unmarried			3 (5)	1 (1.7)				4 (3.3)
		14 (23.3)	17 (28.3)	12 (20)	9 (15)	8 (13.3)			
Bengaluru	Separated			2 (3.3)	3 (5)				5 (4.2)
	Widow		4 (6.7)	5 (8.3)					9 (7.5)
	Married		3 (5)	12 (20)	12 (20)	12 (20)	4 (6.7)	3 (5)	46 (38.3)
		4 (6.7)	3 (5)	19 (31.7)	15 (25)	12 (20)	4 (6.7)	3 (5)	
		18	20	31	24	20	4	3	120 (100)

**Excludes respondent's earnings*

The above table shows that in nearly 23 per cent of female headed households, there is no other earning other than the respondents'. This per cent is less in Bengaluru with 4 per cent. We see that the income is spread among Bengaluru respondents between 1000 Rs to more than 18000 Rs per month. But this continuum stops at Rs. 12000 threshold in Hospet. This indicates that the income of respondents' households in Bengaluru is better compared to that of Hospet respondents. As in Bengaluru, majority, that is 38 per cent of our respondents are married, the income bracket must be higher than their counterparts in Hospet.

After knowing the calculating the earnings of our respondents separately and the earnings of their household including that of their husbands, we tried to identify if there was change in the families income level because of our respondents.

Table No. 4.28
Total income of the family including respondents' earnings

Total income of the family with respondents' earnings		1000 3000	3001 6000	6000 9000	9001 12000	12001 15000	15001 18000	18000+	Total
Hospet	Devadasi	4 (6.7)	4 (6.7)			6 (10)			14 (11.7)
	Separated		6 (10)						6 (5)
	Widow		11 (18.3)						11 (9.2)

	Married	3 (5)	17 (28.3)	2 (3.3)	3 (5)		25 (20.8)
	Unmarried				4 (6.7)		4 (3.3)
		4 (6.7)	24 (40)	17(28.3)	2 (3.3)	13(21.7)	60 (100)
Bengaluru	Separated				5 (8.3)		5 (4.2)
	Widow			5 (8.3)	4 (6.7)		9 (7.5)
	Married			8(13.3)	12(20)	12 (20)	10 (16.7) 4 (6.7) 46 (38.3)
				13	21	12	10 4 120

It can be seen that 50 per cent of our respondents in Hospet earn more than their family members and 28 per cent in Bangalore earn more. In Bangalore, as husband and wife manage the same trade 20 per cent of them are considered to earn equally.

Table No. 4.29

Share of earning in the family

Sl.No.	Share of earnings	Hospet	Bengaluru	Total	Percentage
1.	Respondents	30 (50)	16 (26.7)	46	38.3
2.	Spouse/ family income	30 (50)	32 (53.3)	62	51.7
3.	Both equal		12 (20)	12	10
	Total	60 (100)	60 (100)	120	100

Having got an idea about the respondents' family earnings per month, they were asked about the family expenses per month. The expenses for five main variables were asked. Those were food, clothes, rent or tax, health and education. According to the respondents, both in Hospet and Bengaluru, the single largest expenditure will always be incurred on food. The expenditure on festivals, emergency situation, LPG, electricity bill, etc is not considered here. Thus the main expenditures were considered and compared with the annual income of the families of respondents.

Table No. 4.30

Annual Expenditure

Sl.No.	Expenditure	Hospet	Bengaluru	Total	Percentage
1	Food	60 (100)	60 (100)	120	100
2	Clothing	23 (38.3)	12 (20)	35	29.2
3	Education of the children	7 (11.7)	24 (40)	31	25.8
4	Health	9 (15)	2 (3.3)	11	9.2
5	Religious rite	11 (18.3)	3 (5)	14	11.7
6.	Entertainment/leisure	–	–		

The respondents were asked if they had ration cards. Ration cards are distributed to the people in the lower income groups. This provides them food provision at a reasonable rate than the market rates. 68 per cent of Hospet respondents had ration cards and in Bangalore just 53 per cent of the respondents had possessed the ration cards. Though the respondents in both the regions possessed the ration cards, they hardly bought food grains at ration depots. The reason they gave was the poor quality of the food grains.

In one instance, where a respondent, particularly a hawker, did not have a ration card was given wheat by one of her regular customers. It had excreta of mice, and the respondent was cleaning it. When asked, why she is cleaning such an infected and polluted grains, she replied that she can use it by cleaning it. She also said that if she has to buy wheat from the shop, it would be costly. Thus some respondents also try to lower the expenses on the food items in their own way, even though it is unhealthy.

Apart from the above constraints, the quantity of food grains distributed by the public distribution system at subsidized rates is not sufficient to the family with the average size of 5.5 people in Hospet and 4.8 people in Bengaluru. And the PDS system supplies only rice and wheat are sold and the respondents have to depend on other private retail shops for sugar, oil, pulses, etc. which is sold at the higher price.

It has to be noted that in Hospet, the second largest expenditure was on clothing and the next was on the religious rites. In contrast, in Bengaluru, after food, the next highest expenditure was children's education, followed by expenditure on clothing. But the importance given to health in Hospet (15 per cent) is more compared to Bengaluru with 3 per cent.

When seeking information about their expenditure for a month, the respondents could not give the figure or estimation properly. This was because, many respondents bought the groceries on daily or on a weekly basis. None of them got the provisions on monthly basis with some exceptions in Bengaluru.

The respondents were asked about the family's annual income. As most of the members are also working in the informal economy, they could not give details about their monthly income. Some were drawing earnings or wages on day to day basis, few on weekly basis. Hence, the details were taken down as it is and later computed on monthly and annual basis.

The table below gives a picture of the total income of the respondents' family in a year.

Table No. 4.31
Distribution of respondents on the basis of family's annual earnings

Sl.No.	Family's annual earnings	Hospet	Bengaluru	Total	Percentage
1.	Up to 50,000	17 (28.3)	4 (6.7)	21	17.5
2.	50001-100000	23 (38.3)	23 (38.3)	46	38.3
3.	100001-150000	5 (8.3)	15 (25)	20	16.7
4.	150001-200000	15 (25)	14 (23.3)	29	24.2
5.	200000+	4 (6.7)	4 3.3		
Total		60 (100)	60 (100)	120	100

The above table is inclusive of the respondents' earnings also. The table shows that the annual earnings of the respondents varies from Rs. 50,000 to more than Rs

2,00,000, but less than Rs. 3,00,000. Previously, an attempt was made to find out the expenditure of these households from the important variables like food, education, clothing, etc. From this detail, an estimate of the annual expenditure is made and given in the form of a table below.

Table No. 4.32
Annual Expenditure of the household

Sl.No.	Annual expenditure of the household	Hospet	Bengaluru	Total	Percentage
1.	Upto 50,000	43 (71.7)	26 (43.3)	69	57.5
2.	50001-80000	17 (28.3)	24 (40)	41	34.2
3.	80,001-1,00,000	-	-		
4.	1,00,001-1,50,000	-	10 (16.7)	10	8.3
Total		60 (100)	60 (100)	120	100

Though 28 per cent and 40 per cent in Hospet and Bengaluru respectively have family income up to 50000 and 72 and 43 per cent of the households’ annual expenditure is up to 50000, one gets a feeling that their expenditure is less than their earnings and hence they might be saving the remaining amount. But as said earlier, only five common variables are taken into consideration. Other aspects of expenditure like fuel, LPG, transportation, festivals, cable connection, etc, are not taken into consideration due to lack of commonality between Hospet and Bengaluru respondents. Hence according to the respondents, the expenditure will be much more than the total earnings.

The annual expenditure and the annual income of our respondents give a picture that the respondents are better placed in the society. But as mentioned earlier, only five factors that were deemed important were taken into consideration.

While talking to the respondents, when the researcher asked them if they were better off as the table suggests, they disagreed to this point. They had various reasons for this.

Though on an average there are 2 earning members in a household, not all members give their earnings to the respondent. Even the spouses in majority of the cases did not give any amount to respondents. Many lamented that though their husbands can earn some amount for a month, they do not go to work regularly. They said that “there would have been no necessity for us to work had our husbands went to work daily and handover their earning to us”. Though the respondents did not open up about their husbands’ vices for which their earnings was squandered, the above statement implied this fact. The information gathered through others and observation also substantiated this.

As it has been estimated, nearly 60% of working women contribute to the major income of the family. They will work when the male sit back and refuse to work (Mahajan: 1989). This tendency is can be seen in our study also. This can be substantiated by an example. In Bengaluru, when a respondent was enquired about her husband’s occupa-

tion, she at first replied that he has his own business. When asked further about the nature of business, she pointed out at a man sitting at the entrance of the market chatting with a friend. Then she said “that is his business”. She continued saying that he does not do any work. But as it is shameful to tell people about that she simply replies that he does some business.

But this is not true in many cases. As a woman do not reveal about her household problems, there is a general feeling that a male member is the main earning member of the family. Many respondents indirectly say that they couldn't probably send their children to school had they been dependent on their husbands' earnings.

In fact, many of the respondents also faced domestic violence, which again was concealed from the researcher. Those things were natural for respondents. Thus though in majority cases, the earnings and occupations of the husbands are given, it did not help respondents in any way. Though the figures reveal that they are in a better off position, they are still striving to meet various expenses. From this we can infer that these things actually mask that women are the main bread winners in their families.

The above analysis supports B.R.Patil's observation that women in patriarchal societies enter the wage earning employment mainly to supplement the inadequate earnings of the head of the household and other male members of the household. That is women work in factories, mines and plantations only out of financial necessity. Thereby they try to reduce the economic strain of feeding their families. And they do not work to have a career or for the sheer love of working (1976).

Savings:

An attempt was also made to find out the saving pattern of our respondents. In the first place the respondents were asked if they save. 72 per cent in Hospet and 68 per cent in Bengaluru answered in positive. In Bengaluru the number of respondents saving is less compared to Hospet. The remaining, 28 per cent in Hospet and 32 per cent in Bengaluru said that it is difficult for them to save.

The respondents were also asked how much are they able to save in a month. The answered varied. In Hospet 60 per cent of them saved between 100-1000 Rs. per month and in Bengaluru, 35 per cent of them saved up to 1000 Rs.

Table No. 4.33
Amount of Savings

Sl.No.	Amount of savings	Hospet	Bengaluru	Total	Percentage
1.	0-1000	36 (60)	21 (35)	57	47.5
2.	1001-2000	2 (3.3)	15 (25)	17	14.2
3.	2001-3000	3 (5)	4 (6.7)	7	5.8
4.	3000-4000	3 (5)	-	3	2.5
5.	No savings	16 (26.7)	20 (33.3)	36	30
Total		60 (100)	60 (100)	120	100

It is curious to see that in Hospet nearly 5 per cent of them are able to save between 3000-4000 Rs per month. But in Bengaluru, the amount of savings does not exceed 3000 Rs.

As 27 per cent in Hospet and 32 per cent in Bengaluru told that they are not able to save anything, the reasons were sought for this. The respondents in Bengaluru said that whatever they earned was enough for the expenditure of the household and nothing is left out. In Hospet, 20 per cent gave the reason of expenditure, 3 per cent as repayment of loan with the remaining money and 10 per cent of them told that they have to make provision for the next day's investment with the remaining money. Hence saving for these respondents was difficult.

The ways of saving by the respondents were also enquired. This question revealed that the most popular form of savings by the respondents was pigmy. Everyday a small amount is given to a pigmy collector for a stipulated period of time. And at the end of the term, the accumulated amount along with some interest is given back to the respective saving person. Respondents say that this is the easy method and they don't feel the burden of saving a big amount at a time.

In Bengaluru, along with pigmy, private chit funds are also one of the ways of savings. Here 30 per cent of the respondents have saved in chit funds. They can save in the chit fund which has household items, saris or jewellery as the gift item. Therefore, according to the respondents, this is useful for them as they do not have to buy these necessary items from the shops making immediate payments.

At the same time it can be seen that LIC and Post Office RDs are popular in Hospet than in Bengaluru. Bank savings are very less in number in both the places. In Bengaluru, the respondents also invest in jewellery, which is absent in Hospet.

Table No. 4.34
Types of Savings

Sl.No.	Types of savings	Hospet	Bengaluru	Total	Percentage
1.	Chit fund	7 (11.7)	18 (30)	25	20.8
2.	LIC/Insurance	10 (16.7)	7 (11.7)	17	14.2
3.	Bank	3 (5)	4 (6.7)	7	5.8
4.	Post Office (RD)	4 (6.7)	-	4	3.3
5.	Jewellery	-	9 (15)	9	7.5
6.	Pigmy savings	42 (70)	27 (45)	69	57.5
7.	Keep with themselves	13 (21.7)	3 (5)	16	13.3

In Hospet, respondents told that they have bank account of their own. Whereas in Bengaluru, though 7 per cent of them told that they saved in banks, said that they do not have bank accounts in their name. They were saving in their husband's account. This reveals that they do not have direct control over their savings.

We saw that the respondents save their money in many ways like LIC, banks, RDs, jewellery, chit funds, pigmy and keeping with themselves. Thus the question to understand the reasons for savings was imperative.

Respondents had various reasons for savings. Those motivations are represented in the table given below.

Table No. 4.35

Motivation for saving

Sl.No.	Reasons for savings	Hospet	Bengaluru	Total	Percentage
1.	To repay loan	28 (46.7)	10 (16.7)	30	25
2.	To construct house	6 (10)	-	6	5
3.	To buy a site	11 (18.3)	-	11	9.2
4.	Household expenditure	7 (11.7)	9 (15)	16	13.3
5.	Religious Obligations	-	-		
6.	To expand trade	-	-		
7.	To start a new venture/job	2 (3.3)	-	2	1.7
8.	To buy jewellery, etc	18 (30)	19 (31.7)	37	30.8
9.	Emergency of household (family members' illness)	-	28 (46.7)	28	23.3
10.	For children's future/security (Education, welfare, marriage)	27 (45)	41 (68.3)	68	56.7
11.	For own's oldage/future	9 (15)	17 (28.3)	26	21.7
12.	To repay loan	8 (13.3)	-	8	6.7

The respondents have given different reasons for saving, the most common reason being children's security, for their future. In Hospet, the next important reason is to repay loans (47 per cent) and in Bengaluru it is for the emergency of the family (47 per cent). It has to be noted here that none of them are saving with an intention of further expanding their business or trade.

Many of them said that their husbands do not know that they were saving. Otherwise they will not allow the respondents to do so, as they would take away the remaining money from respondents.

Many a times in India, as it is generally found, women hand over their earnings to their husbands or other dominating member of the household. V.S. Majahan identifies that, though a woman assumes the responsibility of supporting a household as a principle bread winner, in addition to being a full-time housewife, she is deprived of her whole income in her own house (1989). This might be, as Papanek and Laurel (1988) writes that individuals are closely controlled by the family hierarchy in South Asia and negotiation is often difficult. It has been estimated that 60% contribute to the major income of the family. They will work when the male sit back and refuse to work.

Accordingly, during the field study, it was told during that 35 per cent of the respondents in Bengaluru handed over the day's earning to their husbands, 7 per cent to their mothers or mother in law, who ever is the head of the family, and remaining 58 per cent of them kept it with themselves.

Incidentally, none in Hospet gave their earning to their husbands. Only the unmarried and few women, who were sitting in their parents' platform in the market, gave their earnings to their mothers.

Table No. 4.36**Authority over the earnings**

Sl.No.	Authority over the earnings	Hospet	Bengaluru	Total	Percentage
1.	To the male members of the family (husband/Father Father in law))	-	21 (35)	21	17.5
2.	To the female members of the family (Mother/ Mother-in-law)	7 (11.7)	4 (6.7)	11	9.2
3.	Keep it for self	53 (88.3)	35 (58.3)	88	73.3
Total		60 (100)	60 (100)	120	100

When asked about the household condition, almost all the respondents from Bangalore and Hospet answered that theirs is a very ordinary family, which is not too poor, nor a well do family. Only 6.7 per cent from Hospet replied that theirs was a poor household. It is to be noted that these respondents are the street hawkers. Yet, all the respondents from both the places asserted that there is necessity of their earning in their family.

Concluding Remarks:

The discussion in this chapter gives us a picture about the social and economic profile of the respondents based on the primary data. It tries to understand the education, health, and the income of the respondents along with the related areas like their living conditions, decision making power etc. We can also see that these factors have immense influence on their capabilities and opportunities or the choice they have.

It is seen from the above examination that respondents have entered the activity of vegetable vending activity because of their low educational level and lack of skill to enter the formal economy. This bars them from getting a salaried job in the formal economy. Though the income and occupation of their husbands are given, they do not contribute to the household in the real sense. Hence the responsibility of maintaining the household undoubtedly rests on the shoulders of our respondents. But in spite of this, they are not in a position to take all the decisions in the family. This indicates strong patriarchal values imbibed in the society. This makes it impossible to identify the real contribution of woman to the household, in general and our respondents in particular to the household and the economy. The female-headed households which are more in number in Hospet are deriving their livelihood from the vending activity. Further studies have to be taken up to understand the conditions of the women from the female-headed to households in the informal market.

Further, while analyzing the social conditions, we feel that the caste, in a way acts as a limitation for a woman. This is because we find women belonging to lower castes in the vegetable vending activity. This is more prominent in Hospet, with more Sched-

uled tribes women in this activity. Even religion played a major role as we find mainly Hindus in this activity. Even age seems to be an important factor, we find majority of them belong to the age of 40 to fifty years. But more aged respondents were found in Bengaluru. It is seen that married women participate in more numbers than the unmarried women. Majority of them do not have property entitlement. Majority of them are considered while decision making at home, except 31 per cent. But in case of property issues and visiting other places, the male members of the household took decisions in majority households.

The households of respondents earn less, according to the field survey. With the average family size of 4 to 5 members, there exists dependency on the earnings of the respondents. The earnings of the family is not sufficient as the earning members do not give their earnings for the family expenditure. Hence there is low propensity to save among our respondents. But again, whatever less amount they save it is for the welfare of their children, household expenses, to repay old debts. Therefore, the respondents spend their income on the household expenditure. Though they are not educated, they realize its importance and hence are responsible for providing education to their children. This can be inferred as her agency role. But still in Hospet children of street hawkers are out of school working as domestic help and in construction field, due to poor conditions of the families.

The respondents as said above are not much educated. None of them have crossed the high school level. But many of them have the confidence of carrying on with their activity by the acquired knowledge of the market. They can do the calculations in their minds without writing it down. They can understand the profit margin they can expect to have.

The living conditions of the respondents cannot be called as poor, are not of higher level either. Many of them do not have water pipes to their house, no toilet facilities, and separate kitchen. They size of their dwelling is also very small for an average family, sometimes without proper ventilation.

Though it was found that her income is vital to the family, she is not given free to decide for her mobility and the property matters. She does not have property in her name, not even at her workplace. This shows the submissive role of women in the society where patriarchal hold is strong. Our study confirms this. The economic freedom has not necessarily translated into the freedom for our respondents.

This chapter considered the primary data for analyzing the socio economic conditions of our respondents. Many insights regarding their life were obtained through this. In the succeeding chapter, the conditions of her work place, her economic activity are assessed.

¹ The Human Development report proved that developing countries like Sri Lanka, Chile, Costa Rica, Jamaica, Tanzania and Thailand are in a better position on their human develop-

ment ranking than on their income ranking. This proves that they have directed their economic resources more towards some aspects of human progress. But countries like Oman, Gabon, Saudi Arabia, Algeria, Mauritania, Senegal and Cameroon, among others, are considerably worse on their human development ranking than on their income ranking (HDR:1990:11)

² UNDP-United Nations Development Programme.

³ PPP US\$- Purchasing Power Parity in terms of US Dollars.

⁴ NCEUS-National Commission for Enterprises in the Unorganised Sector.

⁵ **Devadasi** in general, means a woman who serves god. It refers to a practitioner of the devadasi tradition. The devadasi tradition is a Hindu religious tradition in which girls are “married” and dedicated to a deity or temple. Originally, in addition to this and taking care of the temple and performing rituals, these women learned and practiced Bharatanatyam, Odissi and other classical Indian artistic traditions and enjoyed a high social status. The devadasi system was banned in all of India in 1988.

⁶ *Ascribed Status* refers to “any status that is based not on individual ability, skill, effort or accomplishment but on inherited positions in the society”. *Achieved status* refers to “a status acquired by an individual through his efforts, often through competition and the use of special abilities, knowledge, and skill”. (Towards Equality, 1974:7)

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Chapter – 5

Subsistence Economy and Women Vegetable Vendors

- 5.1 Self-employment and trade
- 5.2 Vending as economic activity
- 5.3 Market, Place of economic activity
- 5.4 Financial requirements and Credit
- 5.5 Profit
- 5.6 Competition from Commercial Retailers
- 5.7 Development Activities and vegetable vending
- 5.8 Organisation
- 5.9 Wholesale market
- 5.10 Satisfaction in the activity

Subsistence Economy and Women Vegetable Vendors

The present chapter tries to examine the challenges of women vegetable vendors at their workplace. The reasons that compelled them to take up this activity, the way they choose market place, their initial investment, the sources of capital, the customer relations, profit and loss, conditions of obtaining credit, the transactions in wholesale market, the competition in retail market, problems they face due to development activities and other dimensions related to women and market are analysed in this chapter

Introduction:

The previous chapter has dealt with the socio-economic profile of the respondents in general and has attempted to find their position in terms of education, status within the family, their freedom in decision making, their capability to earn and possible social security from the family. That also gave us the general profile of the respondents. The current chapter is about the work place of our respondents. It is about the conditions the respondents have to face in the place of vending and what are the strategies she has adapted to sustain in the market.

There have been lot of discussions about the definition of work and what constitutes work. As Meenu Anand has observed, until 1981 census, 'work' was defined as 'participation in any economically productive activity' (2006: 2). This excluded the activities performed by women for consumption within the family. Later the 1991 census defined work as 'participation in any economically productive activity, whether the participation is physical or mental'. But this definition is also not suitable as most of the work done by women do not enter the market spheres and remain non-monetized. Majority of women work in informal economy which is mainly invisible. Therefore they do not get recognition as economically active individuals (Mahajan 1989). In our context, the work of the respondents is the activity of vending vegetables. She sells the vegetables, bought from the wholesale market, either by displaying it in the market place or on the sides of the roads, or near the main market itself. She also carries the load on her head

or uses push carts to sell the vegetable including leafy vegetables, vegetables, single items like lemons, green chillies, onions and ginger etc.

In this chapter, there is attempt to understand what constitutes the of work of vendors. The chapter is divided into ten parts to simplify the market activities of vegetable vendors, followed by conclusion.

Part 1

5.1 Self-employment and trade:

In the third chapter which is on women and the informal debates, it is clear that after 1990s in India, there is increase in self employment. It is also documented that majority of women are found in informal economy. Around 280 million people, or just fewer than half the workforce of the country, are currently self-employed. It is observed that a large part of the increase in women's economic activity in recent times has come in the form of self-employment and most women workers in India are now self-employed. This trend is present both in rural and urban areas (NCEUS 2008, Ghosh 2009).

The report on the Status of Women, Towards Equality (GoI 1974), says that in the era of modern markets and commercialization of the economy, most traditional occupations open to women generally on the basis of their castes, could be described as self-employment. Therefore as Sudarshan and Unni (2003) have opined, the self employed workers do not figure in the classic conflict between the capital and labour, or employers and employees. They were assumed to disappear with the development. But when they are discovered, they are found in the 'petty commodity production' or 'petty trade'. Or either are absorbed in the capitalist production process, through sub-contracting arrangements. Self-employed workers are hazy category as they neither have sufficient capital nor are they purely labour. But, when the self-employed workers offer themselves for wage employment, they would drive down the wage rate. Therefore, self-employed workers should be considered in the labour market.

There are three subcategories within the self-employed, based on their work status. First is the own-account workers. They account for 46 per cent of the unorganised sector workers. They use their own labour power and work for long hours to earn their living. The second category is unpaid family worker. They do not get independent remuneration though they contribute to the family income. The last category is of employer, who hires at least one wage worker but less than 10 total workers according to the definition of unorganised sector (NCEUS 2008).

Self-employed workers do not have sufficient capital nor are they purely labour. They use their own capital and own or family labour to generate employment and income for themselves. One of the distinguishing features of self-employment is lack of clear employer-employee relationship, even of temporary nature. These constitute a major portion in the informal economy of the developing countries. Self-employed category includes home-based workers, street vendors and workers engaged in productive household activity such as dairying/livestock.

The table given below shows the proportion of women in self-employment.

Table 5.1: Per cent of women workers engaged in informal activities among all non-agricultural women workers

	Rural		Urban	
	1999-2000	2004-05	1999-2000	2004-05
Manufacturing	87.6	91.6	85.9	90.4
Construction	51.9	71.8	63.6	88.7
Trade	89.6	95.7	84.4	92.2
Hotels & restaurants	87.8	93.3	89.6	96.4
Transport	51.4	67.1	41.9	48.3
Finance	29.1	48.6	18.1	17.8
Education	24.8	28.5	38.9	41.2
Health and social work	18.3	36.4	34.8	42.3
Other community and personal services	78.1	93.2	79.8	89.6

Source: Jayati Ghosh (2009). *Never Done and Poorly Paid: Women's Work in Globalising India*.

There are two features shown in the above table. First is a high preponderance of informal work on all sectors except very few, even in activities in which formal wage employment would be considered more significant. Second is a marked increase in the share of informal activities in the most recent period, once again across all sectors (Ghosh 2009).

According to Nunez (1993), petty trade activities tend to be classified as self-employment. A large number of women are found in trade activities in the developing countries. In Africa, Latin America and South East Asia, trade is considered as a woman's work. It is not exclusively a men's domain.

In India hawking and vending have become integral part of urban economy. The report, *Towards Equality* identified marketing of vegetables, processed and semi-processed foodstuffs of the traditional type (dried and pickled fish and vegetables, preparations of rice and pulses etc.) and handicrafts mainly produced by women (baskets, hand woven fabrics, etc.) are still marketed by women (GoI 1974). Retail trade is one of the traditional avenues of income of women (ibid.). In big cities, a common practice for women to hawk vegetables and fruits in residential areas. Some are also found selling their wares in the market areas. And some women own permanent stalls in the market which they have inherited by their kin in which they carry out the trade (Vanaja 2000). Thus, vendors and hawkers perform a vital function in the commodity distribution system of towns and cities.

But these vendors or hawkers generally trade items like vegetables and flowers but not fruits or meat that fetches high profit and needs a more capital initially. Similarly, the absence of women in the wholesale markets also reiterates the fact that women are

not found in the trade which involves high capital investment. This proves that women are found trading the perishable goods in general than men. They tend to earn less with this activity. Chen et al. (2004), opines that men are better equipped and have better tools of the trade, operate from better work sites and have greater access to productive assets and financial capital. They also often sell or produce a higher volume or a different range of goods and services. Therefore men in some countries are more likely to sell non-perishable goods, while women sell perishable goods. In addition, men are more likely to sell from push-carts or bicycles while women are more likely to sell from baskets on their heads or on the ground, or simply from a cloth spread on the ground. This is also because men are more likely to be heads of family businesses, while women are more likely to be unpaid contribution family members.

The reasons were sought from the respondents and other men in the market about this tendency. Vegetables are highly perishable goods, men do not want to take risk in the profit. It is an exhausting job, where one has to always be at the vending place waiting for the customer. It is hard for man to sit at a place for a very long time. Along with that, vegetables need lot of maintenance, like cleaning vegetables and its place or containers, segregating vegetables, etc. Usually men are not seen in the vegetable trade in the market with low investment. Men, who are seriously pursuing vegetable vending as their only economic activity, usually invest more, compared to women. From this we can know the reason for finding more women in vegetable vending.

Vendors can be classified broadly into three categories.

1. Vendors in revenue markets
2. Vendors in non-revenue markets
3. Street Hawkers

Vendors in revenue markets are subject to the administrative control of the corporation or municipality authorities. They are required to pay for the use of space in those markets either on daily or monthly basis. They are provided with certain facilities like electricity, water, toilet facilities and sometimes a platform on which they display and store their items. There are few vendors who lack the platform space and such vendors do business squatting on the floor and pay to the authorities a lesser amount of rent.

Vendors in non-revenue markets are those who vend in busy residential areas or non-revenue markets. They are generally situated in the busy areas, where the movement of people is frequent. They are not provided with any facilities provided for them and are not required to pay any rent. They usually squat on the pavements.

Hawkers render door-to-door service by carrying items on the pushcarts or in baskets placed over their heads. They do not squat in a place to vend their items (Vanaja 2000).

Our study consists of respondents from all the above three categories. With the above background, in this chapter, there is an attempt to understand their challenges of our respondents in the market place.

Part 2

5.2 Vending as economic activity:

In India, women usually are confined to the traditional activities (GoI 1974). Many a times they follow the family occupation. And it is said that most of the people in vending agricultural produce belong to the agricultural background (Boserup 2000). Hence the respondents were asked about their ancestors' activities. It is interesting to see that 55 per cent of our Hospet respondents had vegetable vending as their ancestral activity. 15 per cent of them belonged to agricultural family and 25 per cent of them are from agricultural labour family. The other 5 per cent were from families which were into construction activity or working as coolies.

In Bengaluru, majority of 45 per cent are from agricultural family. These people had agricultural land in their native long back and their parents had come to the city in search of a better living. Family background of agricultural labour and vegetable vending is equal with 23 per cent. Nearly 8 per cent of the respondents belonged to the families with work like coolie and construction activities. These respondents are generally street hawkers or push cart vendors.

Table No. 5.2
Ancestral occupation of the respondents

Sl.No.	Family occupation	Hospet	Bengaluru	Total	Percentage
1.	Agriculture	9 (15)	27 (45)	36	30
2.	Vegetable vending	33 (55)	14 (23.3)	47	39.2
3.	Agricultural labour	15 (25)	13 (21.7)	28	23.3
4.	Others (Coolie, construction, etc)	3 (5)	6 (10)	9	7.5
	Total	60 (100)	60 (100)	120	100

It is evident from the above table that the respondents come from a varied background from agricultural family to the non agricultural related family. Therefore a question to know who in the family were doing this retail trade, was asked.

Table No. 5.3
Family members in this activity

Sl.No.	Family members	Hospet	Bengaluru	Total	Percentage
1.	Male members(father /grandfather/ Husband /brother)	6 (10)	11 (18.3)	17	14.2
2.	Female members (Mother/Mother-in-law/Grandmother)	25 (41.7)	30 (50)	55	45.8

3.	Started on own	14 (23.3)	-	14	11.7
4.	Both male and female members of the family	15 (25)	19 (31.7)	34	28.3
	Total	60 (100)	60 (100)	120	100

In Hospet, it was said by the majority of the respondents, that either their mother or grand mother were in doing this activity. Only 10 per cent said that their father or father in law did this work, 25 per cent told that both father and mother, i.e., the male and female members of the family were in this activity. But 23 per cent respondents had started this trade on their own. It was observed that no one among the street hawkers had their family members in this activity prior to them.

In Bengaluru, 50 per cent of the respondents' mother or mother-in-law was in this activity, 18 per cent told that the male members were doing this work and 32 per cent had both male and female working as vegetable vendors. In Bengaluru, it is seen that this activity has been followed by the respondents' parents or relatives. No respondent has started on her own.

In Hospet, in some families of the respondents, this activity is being followed since the time of their forefathers. Therefore, when asked from when they are doing this trade, they said that they are the fourth generation in the family (7 per cent). Vegetable vendors in Hospet, with minimum of 20 to 30 years were 23 per cent, 12 per cent with 30 to 40 years, 25 per cent with 41 to 50 years, 17 per cent said they were third generation. But, it is seen that the street hawkers were the first in their family to start this activity.

In Bengaluru, we do not find generations in this activity. But, 3 per cent were in this trade from 18 to 19 years, 25 per cent from 20 to 30 years, 12 per cent from 31 to 40 years and 60 per cent from 40 to 50 years. This included even the street hawkers.

Thus to know what made them to follow this activity, the respondents were asked the reasons for doing this trade. The following table reveals the various reasons given by the respondents for this query.

Table No. 5.4

Reason for vending vegetables

Sl.No.	Reason for vending vegetables*	Hospet	Bengaluru	Total	Percentage
1.	Expertise/Used to	27 (45)	21 (35)	48	40
2.	Profit	23 (38.3)	12 (20)	35	29.2
3.	Did not get alternate job	15 (25)	19 (31.7)	34	28.3
5.	Ancestral job	22 (36.7)	10 (16.7)	32	26.7
6.	No knowledge of other work	17 (28.3)	25 (41.7)	42	35

* More than one variable.

The answers are varied and had more than one reason. In Hospet, vegetable vending being ancestral work, many of them were helping their mothers in this activity since their childhood. Hence they are accustomed to this activity and feel that they can do this activity better than doing anything else. Nearly 45 per cent of them gave this reply. In Bengaluru, 35 per cent of them were of the same opinion.

Again 28 per cent in Hospet said they did not have any skills or the education to join some other job. Whereas 42 per cent in Bengaluru have given a similar reply. This justifies in our case also that the people in informal activities are mainly without formal skills and education needed for the formal economic activities. Again 38 per cent in Hospet and 20 per cent in Bengaluru feel that this activity is more profitable than anything else.

In Hospet the distance between the work place and the respondents' home is within 2 kilo meters. But in Bengaluru, 60 per cent of the respondents have their houses located within 2 kilometers from their work place, 6.7 per cent within 2 to three kilometers, and 8.3 between three to four and four to five kilometers. Those with more than three kilometers commuted in bus or rented autorickshaws or their family members dropped them in their two wheelers or autorickshaws. In both the areas 16.7 per cent of them are not taken into consideration as they are street hawkers. They were asked how many kilometers would they cover in a day. It was told that they roamed for nearly five to six kilometers a day.

Reasons for choosing this activity:

It is observed that women tend to become street vendors when men do not fulfill the role of breadwinners, either due to desertion, unemployment, or low earning capacity. They are pushed to join the informal sector when their subsistence is endangered (Nunez 1993). This is also because, men's obligation is limited to providing some of the cash or productive assets required. Women, then, must meet their families' needs by 'stretching' the husband's cash contribution with 'good housekeeping', or by earning a wage income, or producing food or clothing themselves, or engaging in barter and petty trade. It is women who must devise survival strategies when household incomes fall and prices rise (Wallace and March 1991). Therefore, the respondents were asked what motivated them to choose this activity for their livelihood. At first they gave answers like they had decided to do this on their own (55 per cent in Hospet and 48 per cent in Bengaluru), 28 per cent in Hospet and 52 per cent in Bengaluru told they were just following the family tradition, and 17 per cent in Hospet told that they were influenced by others to do this work.

On further probing about their family conditions, it was realized that there is necessity for the respondents to vend vegetables to sustain their families. The reasons given by the respondents are represented below in the form of table.

Table No. 5.5

Family Conditions that led respondents into this activity

Sl.No.	Conditions work*	Hospet	Bengaluru	Total	Percentage
1.	Idleness of husband	5 (8.3)	10 (16.7)	15	12.5
2.	Husband's low earning	8 (13.3)	32 (53.3)	40	33.2
3.	To support/supplement family's earnings	10 (16.7)	14 (23.3)	24	20
4.	For own sustenance	18 (30)	14 (23.3)	32	26.7
5.	Poverty, husband's illness, loss of his job	12 (20)	4 (6.7)	16	13.3
6.	No Answer	7 (11.7)	-	7	5.8

* *More than one variable.*

In Hospet, majority of them answered that it was necessary for them to earn from this activity, as it was important for their sustenance. These were the respondents who were separated, widows and devdasis. The other 20 per cent said that their husbands were unwell to go out and work, or either they had lost their previous job or severe poverty. Apart from this husbands' idleness and low earnings were also the main reasons.

A respondent in Hospet, said that earlier, her husband was working in his agricultural land and they were well off. In fact they also constructed a house during this time. But 12 years ago, when he had been to the forest to collect dry wood for fuel, at the time of his nephew's wedding, he was attacked by wild boars and his hands were severely wounded. Since then he cannot do anything with his hands. He is now dependent on his wife and children for all his needs. Renuka is since then a prime earning member of the family. Their elder son is 23 years old. He had failed in 9th standard and was not working so far. He was married in the previous year, with the hope that he will realise his responsibility and start working. Of late, her son, with the partnership with his 4 friends goes to market at 4 AM and purchases green leafy vegetables in large quantity from the farmers and sells it to petty/ small vendors. With this he can earn income of Rs 100 per day but he is not regular and is dependent on his mother for his expenses. Renuka is having 2 more sons who are in 2nd and 7th standard. She now has to bear the responsibility of daughter-in-law along with her sons. This has made it inevitable for Renuka to work.

Another respondent in Hospet is separated from her husband. She has two sons. Neither her husband nor her parents-in-law support her. She came back to her mother's place to Hospet from her husband's house in Andhra Pradesh. She was helped by her younger brother to set up petty vegetable trade. But as he passed away, her elder brother drove her out of the house. Thus she started with the petty trade by selling lemons for her family's livelihood.

The percentage of respondents having husbands doing nothing is more in Bengaluru (with 17 per cent). As their husbands are working as coolies or not going for work regularly, their earning is not enough for the family. Hence 53 per cent of the respondents said, their earning is necessary for their household. The separated and the widows (23 per cent) had to earn for their own livelihood and the 16 per cent gave the reasons of poverty, husbands' old age as the reason for their work.

It was earlier found that some respondents worked before marriage also. In Hospet, 28 per and in Bengaluru 8 per cent of the respondents did the same work even before their marriage. As Hospet economy is based mainly on agriculture, we can see 25 per cent of them were working as agricultural labourers. But none of them are from cultivators' family. As the place is rich in mineral deposits, mining is also prevailing in this area. Hence we find 3 per cent of the respondents who were earlier working in mines.

A respondent, who is a street hawker, was earlier working in mines along with her husband. She was paid Rs.100 for a day which started from 9 am till 6 pm. But as the machines were brought to do loading etc, the work which the respondent would do, she lost her work in the mines. Her husband's wages was not sufficient to the family of four children. Hence, as suggested by her friend, she started this activity of vending leafy vegetables. She does this activity only in morning for nearly three hours and then go to work as a domestic help.

Another respondent, was earlier working as agricultural labour. As her husband got sick, and paralysed, her responsibilities in the home increased. As days passed by she switched on to vegetable vending, which gave her time to attend domestic work without time restrictions.

In Bengaluru, there are respondents from the cultivators' family. They say that their parents had agricultural fields in the surrounding villages of Bengaluru, like Magadi, Berur, etc. Some respondents have also worked in the fields earlier, before moving to Bengaluru. The growing city demands domestic help for the migrating as well as the upper class families. Hence we find more number of respondents working as domestic help (25 per cent) in Bengaluru. Apart from this 7 per cent were working at the construction sites and few (15 per cent) were doing tailoring work and a respondent told that she was working as a household cook in few families before she entered this trade. Nearly 38 per cent of them told that though they did not go to schools or colleges, they stayed back at home and looked after the household chores while their parents were away on work. While only 8 per cent told that they were doing the same activity either as a help to the family business or having an independent retail trade.

A respondent's father in Bengaluru had agricultural land in a village near Magadi. As he had already moved to Bengaluru, he sold the land and constructed a house when a site was allotted to him in Bengaluru.

Part 3

5.3 Market, a place of economic activity:

As said earlier, our study comprises of vegetable vendors who are in the daily market, pavement or street vendors as well as street hawkers, who are vend using push carts or carry load on their heads. A general view just gives the picture of the above. But when observed further, it was found that it was not simple as it seemed to be, because vendors of the market do not seem to occupy their allotted place.

Table No. 5.6

Place of selling vegetables

Sl.No.	Place of selling	Hospet	Bengaluru	Total	Percentage
1.	Within the market place, in a particular place/platform	23 (38.3)	13 (21.7)	36	30
2.	Outside market place / On the pavement	12 (20)	20 (33.3)	32	26.7
3.	Hawking (headload)	10 (16.7)	-	10	8.3
4.	Push carts	-	10 (16.7)	10	8.3
5.	Market and Weekly markets	7 (11.7)	-	7	5.8
6.	Outside the market in the early morning and later within the market	8 (13.3)	-	8	6.7
7.	Different place though they have been allotted market place	-	17 (28.3)	17	14.2
	Total	60 (100)	60 (100)	120	100

Though our study broadly identifies three types of vegetable vendors, on further queries, it was found that many of them were not strictly confined to those categories. In Hospet 38 per cent were in market in the specified place. 20 per cent on the pavement, 17 per cent as street vendors carrying loads on their heads, 12 per cent sold vegetables in the daily market and on every Sundays sold vegetables in weekly market (sante). They would also go to nearby small village for the weekly markets if they did not make profit in the daily market. The other 8 per cent would sit in the early morning market at 4 AM and in the latter part of the day, occupied a small place in the market. They paid Tax twice in a day, of Rs 5, similar to vendors with big platform as a tax in the market and again Rs. 5 for sitting in the early morning market.

In Bengaluru, 22 per cent sell vegetables in the allotted market place. There are 20 per cent who sell on the pavements and 17 per cent having push carts. These respondents do not have any place in the market. But there are 28 per cent who in spite of having an allotted space in the market, are located in the different place other than

the allotted place. They say the place given by the authorities is not comfortable and feasible for the customers. Hence these respondents are found on the pavements. But they are paying the rent or the tax to the authorities regularly.

The respondents were further enquired for not selling within the market.

Table No. 5.7

Reasons for not sitting in the allotted place

Sl.No.	Reasons	Hospet	Bengaluru	Total	Percentage
1.	Lack of capital/ money	10 (16.7)		10	8.3
2.	This is a part-time job	1 (1.7)	1	0.8	
3.	No place in the market	20 (33.3)	30 (50)	50	41.7
4.	No proper facilities	17 (28.3)	17	14.2	
5.	Not relevant	29 (48.3)	13 (21.7)	42	35
	Total	60 (100)	60 (100)	120	100

In Hospet 17 per cent told that they lack capital to invest in buying the space in the market. In Hospet, the spaces in the market have been allotted initially after the construction of the market to the old vendors. Thus there is no vacant places now in the market. But if some vendor is willing to sell it, it can be bought. But the cost would be around one lakh Rupess to two lakhs. As it is clear in the earlier section that in Hospet the place in market being expensive, not everyone can afford to buy the place in market. And it was told that at this time no one is willing to sell their space. Even if the owners cannot continue the trade, they rent out the place instead of selling it. Hence, it is very difficult to own a place in the market.

A respondent in Hospet said that she was not interested in having a place in market as the selling vegetable was her part time activity. She has entered this activity few years back and hence she said that she did not get a chance to get a place to sit and sell displaying the vegetables. Therefore she goes for vending in the morning and later works as a domestic help.

We can recall Sudarshan and Unni’s discussion about self employed workers. According to them self-employed workers in developing countries engage in multiple activities and often offer themselves for wage employment (2003). They make a choice between self-employment and wage employment. In the above case, we see that our respondent is also self-employed and at the same time a wage worker. We can infer from it that such cases are a possibility in informal sector.

In Bengaluru, push cart vendors and the pavement vendors say that do not have place for vending within the market. Nobody has ever sold the marketing space. Hence no one knows how much a marketing space costs. Of our respondents, 28 per cent in Bengaluru say that they are not found within the market as there are no proper facilities for vending.

Similarly, there were other reasons for occupying the space. 17 per cent said that they had occupied the place, because it was given by their parents. 38 per cent told that

they were given the place by the authorities. Whereas 22 per cent told that they had selected that place as it was close to their house. And 25 per cent felt that the place they had occupied was profitable.

In Bengaluru, 47 per cent said that they had occupied the place which earlier belonged to their parents or in-laws. About 60 per cent did not have any choice as the place was allotted by the authorities in course of displacement or development works. Whereas 32 per cent said they preferred this place as it was close to their house.

The push cart vendors in Bengaluru and street hawkers in Hospet did not have any choice. They preferred the place close to their house as they had to roam about in the streets. The pavement vendors were particular about the profit. So they chose a place where more customers visited irrespective of the distance. They were usually found in places which were known for vending activities.

Having a place in market did not mean availability of facilities to the respondents. Except respondents of Malleshwaram 15th cross market, all the respondents in both the regions said that there was no toilet facility in the market. Hawkers / push cart vendors would either return to their houses or else would use their regular customers' place. Whereas all others used the Use and Pay toilet facilities nearby the market area. Respondents were also asked about the other facilities. This is represented in the table given below.

Table No. 5.8

Facilities at the market

Sl.No.	Facilities in the market (more than one)	Hospet	Bengaluru	Total	Percentage
1.	Water	11 (18.3)	9 (15)	20	16.2
2.	Electricity	39 (65)	9 (15)	48	40
3.	Disposal of Waste	43 (71.7)	22 (36.7)	65	54.2
4.	Not relevant	10 (16.7)	10 (16.7)	20	16.2
5.	Nothing		28 (46.7)	28	23.3

The pavement vendors did could not get electricity. But the cleaning of the place was done by municipality or the corporation workers on every day morning. This question was obviously not relevant for the street hawkers or push cart vendors. Those in market vendors, though they are supposed to have all the above facilities gave a different picture.

In Hospet, only 18 per cent respondents had water facility against 15 per cent in Bengaluru, 39 per cent in Hospet had electricity facility against 15 per cent in Bengaluru; 71 per cent in Hospet had better facilities of disposing waste against 37 per cent in Bengaluru. In Bengaluru, 47 per cent claimed that they did not any facility at all.

Types of vegetables sold:

In the market, vendors sell different types of vegetables. If some sell vegetables like onion, garlic, ginger, green chillies, some sell only lemons or some sell only green

leafy vegetables. In Hospet some common vegetables are potato, tomato, brinjal, ridge gourd, cucumber etc. During the fieldwork the price of beans and carrot was shooting up and was not available with all the vendors. As most of the customers do not buy high priced vegetables, the vendors do get them from wholesale market. They buy only those which are sure of being sold. There were shops in the market which were selling other vegetables like beans, carrot, capsicum, pumpkins, knolkol, beetroots, raw bananas, peas, etc which were priced high along with the regular vegetables. This number is very less in Hospet daily market. In markets of Mariyammanahalli, Kamalapur regular vegetables are sold. In APMC also, women traded with the regular vegetables in large number.

In Bengaluru, all varieties of vegetables were sold by the respondents. High priced vegetables peas, capsicum, baby corn, red and white pumpkins, drumstick leaves, etc. were also sold by few respondents. If the price was high, that vegetable would be bought in less quantity. As they said, they do not want to lose their customers to other vendors. A respondent who had only onion, garlic, and such partly dry vegetables told that as the vendor next to her sells other raw vegetables, she preferred to sell these vegetables, partly to avoid competition and to make profit. A respondent also sold only the seasonal vegetable like country beans (avarekai), or raw mangoes, etc., irrespective of its price and as not many vendors sold those vegetables, she was sure of making profit. She also shells the peas and sells it to the customers at a relatively higher price.

In general the type of vegetable sold also indicates vaguely at the amount invested.

Table No. 5.9

Variety of vegetables sold

Sl.No.	Variety of vegetables sold	Hospet	Bengaluru	Total	Percentage
1.	Regular vegetables	37 (61.7)	15 (25)	52	43.3
2.	Particular/single vegetables	21 (35)	10 (16.7)	31	25.8
3.	Seasonal vegetables		5 (8.3)	5	4.2
4.	Ordinary and costly vegetable	2 (3.3)	30 (50)	32	26.7
	Total	60 (100)	60 (100)	120	100

From the above table it is seen that in Hospet, majority of the respondents sell the regular vegetables used by the common households. Particular vegetables like leafy vegetables, lemon, green chillies, etc., are sold by 35 per cent respondents. Only 3 per cent sell vegetables that are little expensive along with the regular vegetables.

In Bengaluru, 25 per cent sell regular vegetables, 17 per cent particular vegetables, 8 per cent seasonal vegetables and more than Hospet, 50 per cent sell highly priced vegetables along with the regular vegetables.

From the above table it is seen that 26 per cent of our respondents sell only a single or particular vegetables. When asked why they sell only particular vegetables, replies like demand, low price, and the confidence of getting sold were received. But there was another two types of unusual answers received, which is explained in the following.

Vegetable marketing is a laborious job. The vegetables have to be bought from the wholesale market. It has to be unloaded at the vending place, cleaned and maintained regularly. It seeks constant attention of the vendors. While loading and unloading, in the absence of manual help, a vendor has to do it on her own. If a manual help is sought, he has to be paid some amount per load or per sack. Our respondents want to save that money. But it is difficult for women vendors to carry heavy loads. This makes some of the vendors to sell particular vegetables which can be easily carried like green leafy vegetables, or can be unloaded once or twice in a week lemon, pumpkin, green chillies, ginger, garlic etc.

In Hospet, 20 per cent and in Bengaluru 8 per cent of the respondents told that they sell a particular type of vegetable due to lack of help. These are the respondents where male members in the family are absent or do not help them or where the sons are very small, or the respondents are deserted.

In Hospet, a respondent who sells only lemon told that she cannot go to the APMC yard early in the morning. The vegetables have to be loaded from APMC and again it has to be unloaded at the market place. The unpacking of vegetables is also a straining work. The cost of hiring a manual help every day to load at APMC, to unload and carry it to the vending place and open the sacks is very expensive. Thus she prefers to sell lemons that come to the market place itself twice in a week.

An aged respondent in Bengaluru said her son does not take care of her and is leaving separately. She is also diabetic and a BP patient. She is not ready to take any risk at this age. And more over she has to spend Rs. 1000 every month on her medicines. Therefore she cannot afford to hire manual help from coolies. She sells white pumpkins which can be brought once in 15 days. She says the driver of the tempo in which she transports it will unload it for her, without charging her anything as he is aware of her condition.

There is another case in Bengaluru. A pavement vending respondent told that she used to initially vend vegetables. But the police would always insist her to take away her things. It would be a problem for her to pack all the vegetables and move to another place. Therefore she started to sell green leafy vegetables. Whenever she would see the police approaching, it was easy for her to bundle it up and move it. Now she does not have any problem from the police. But yet she prefers selling it. She has her two younger sisters vending vegetables and her brother vending seasonal vegetables at the same place. Therefore to avoid competition among themselves, she says she is continuing selling leafy vegetables.

Distance of the work place:

In Hospet all the respondents resided within the proximity of one or two kilometers from the market place. Therefore all the respondents walked to reach the work place.

In Bengaluru, only 10 per cent lived within one or two kilometers from the work place. Whereas 23 per cent were residing six to ten kilometers away, 8 per cent five kilometers and another 8 per cent 11 to 15 kilometers away from the market place. The hawkers generally in Hospet roamed for nearly 3 kilometers and in Bengaluru it was between two to five kilometers. Those with more stayed more than two kilometers from market came to their work place either in bus (32 per cent), in family owned autorickshaws or other rickshaws (30 per cent), or 21 per cent were dropped to the place from the male members of the family. The respondents usually spent Rs. 11 to 20 (22 per cent)

The amount spent on commuting to market place in Bengaluru also varied. 28 per cent respondents spent between Rs 10 and Rs 20 per day, 8 per cent respondents between Rs 30 to Rs 50, 17 per cent between Rs. 51 to Rs. 100. Nearly 47 per cent of respondent came by walk to the market place. This includes 17 per cent of the hawkers.

The respondents have not faced any kind of problems from men while commuting to and fro the market place. The experiences documented about vendors in Vanaja’s study are not found here, like harassment from anti social elements is not found in our study. They do not have problem even in the vending place from male co-vendors.

Marketing space:

In the first section in this chapter, we identified that there are three types of vendors and also mentioned that our respondents belong to these types. There was no stipulated number from each of these categories, as respondents are chosen on the random method. Our respondents consists of vendors in the market with a specified space, vendors at the entrance of the market, on the sides of road, vendors carrying the load on their heads and the vendors selling vegetables on the push carts. The respondents sitting in a place for vending either in market or outside market on the sides of the road were asked the way they have obtained that place.

Table No. 5.10

Method of obtaining market place

Sl. No.	Way of getting a place for marketing	Hospet	Bengaluru	Total	Percentage
1.	Rent	13 (21.7)	4 (6.7)	17	14.2
2.	Parent’s	7 (11.7)	4 (6.7)	11	9.2
3.	Nothing	30 (50)	29 (48.3)	59	49.2
4.	Due to Displacement		13 (21.7)	13	10.8
5.	Not relevant (Street hawkers/pushcart vendors)	10 (16.7)	10 (16.7)	20	16.7
	Total	60 (100)	60 (100)	120	100

Many respondents replied that they are sitting in their parent's space or they are continuing their parents' trade. And some of them have occupied the empty space in the market and on the sides of the corridor.

Among our respondents 14 per cent pay rent for using market place, 9 per cent do not pay anything as they have occupied their parent's space. As twenty respondents are pavement vendors, they did not have to pay anything to get that place. According to them, their parents were doing this activity from many years and they are continuing their activity. Therefore, in a way the squatting place was also inherited.

In Bengaluru, 11 per cent said that they have got the place due to displacement. Earlier they were vending on the pavements. When the roads were widened, they were relocated to the present place, where they were given a proper place to vend. In some cases there has not been given proper place for the vendors. They have occupied the other pavement on the other road. This matter is dealt later in the current chapter.

Street hawkers consisted of 17 per of our study, for whom this question is not applicable. The push cart vendors in Bengaluru to own a push cart had to buy it at the cost of around Rs. 4500. Only one respondent was found owning a cart. She said that she had pledged her jewels to buy it.

During field work it was told that people who have been allotted the space in the daily market seldom sell the place to others. Because it is difficult to get a place again in the market. There are some instances in Hospet where a very few people sold their vending space owing to some personal problems. The place in market fetched Rs 60, 000 few years back. Now the price of a vending space in Hospet daily market is around Rs. 1.5 lakhs. In Bengaluru, such cases are not reported. But in Gandhi Bazaar the allotted space is rented out to fruit vendors to store their stock, as the place is not conducive to carry on the trade.

Ownership of the vending place:

In the previous chapter, it was seen that the respondents hardly have any property in their name. In this section, it was attempted to find out if they at least own the vending space. But, as we have seen in the previous section that many of them are using the rented place or parent's space, the following is the response received.

Table No. 5.11

Ownership of the Vending space

Sl. No.	Registered in whose name	Hospet	Bengaluru	Total	Percentage
1.	Own	4 (6.7)	13 (21.7)	17	14.2
2.	husband	10 (16.7)	13 (21.7)	23	19.2
3.	Father	4 (6.7)		4	3.3
4.	None	12 (20)	4 (6.7)	16	13.3
5.	Not Relevant	30 (50)	30 (50)	60	50
	Total	60 (100)	60 (100)	120	100

Among our respondents only 14 per cent have the vending space in the daily market registered in their names, Bengaluru respondents with 13 per cent and only 7 per cent in Hospet. And the rest 19 per cent have the space registered in their husband's name and 3 per cent in father's name. But 13 per cent who replied as none were either unaware of it or were not interested in answering the question. As fifty per cent of our respondents are street hawkers and pavement vendors, this question does not apply to them.

Women do not have property entitlements. This lack of economic resources hinders her opportunities of getting credit and in decision making at home (Mahajan 1989) We see the same trend among our respondents also.

Tax:

Registration or getting license is important for any informal activity. This gives the legal protection. According to ILO, "A business may be registered with a local authority, such as a city council, but may not be registered with a national authority or submit its records to the system of national accounts. Or it may have to pay taxes to local authorities even if it is not registered with the local authority. For example, some city councils deploy tax collectors to collect daily market fees from all street vendors, whether or not they are registered. And even when they impose market fees or indirect taxes, they may not allow the street vendors to register or, if they allow registration, may not allocate space or permits to street vendors. To complicate matters further, there are two broad types of regulations. First, there are regulations related to becoming legal: notably registration and licensing. Then, there are regulations related to remaining legal: notably taxation, observance of the labour code and health and safety regulations" (2002:53-54)

Table No. 5.12

Tax for the space

Sl. No.	Tax to the workplace	Hospet	Bengaluru	Total	Percentage
1.	Yes	35 (58.3)	30 (50)	65	54.2
2.	No	15 (25)		15	12.5
3.	Not relevant	10 (16.7)	30 (50)	40	33.3
	Total	60 (100)	60 (100)	120	100

In our study, we found respondents with registered market place and paying rent and respondents who were paying tax daily to the municipality. In Hospet, 58 per cent of them gave daily tax to the municipality tax collectors known popularly as *Jakati* in the region. Whereas 25 per cent did not any pay any tax. The tax amount was not uniform. Those with big vending space had to pay Rs. 5, those with small space Rs. 3. The pavement vendors also had to pay a tax of Rs. 3. and some respondents who would vend in the morning greens market and again in the day time at a small place within the market had to pay the tax twice, in the morning as well as in the evening. Though the respondents of the market in Hospet pay tax on daily basis to the person

authorized by municipality to collect the tax, they are not given any receipt for the payment.

In Bengaluru, only those with vending space, i.e., fifty per cent paid the tax and the other did not pay the tax. Here the pavement vendors were not supposed to pay the tax like Hospet respondents. The respondents who had place in the market were paying either on monthly or yearly basis. The rent is paid on monthly basis, especially in the markets where the traders' organization is present. And in the market where there is no organization, the tax is paid annually. For both the methods, the respondents are given receipts. Incidentally, no tax or rent is collected from the pavement vendors and hawkers.

It was also observed that there is no problem of local goons and the respondents did not have to give *hafta* to anyone in both the places.

But in Bengaluru, hawkers had a problem from policemen. If at all they happened to stop and vend in a place for a long time, policemen would insist them to leave the place otherwise he had to be bribed.

One of the respondents told that she had started selling on the push cart off late and earlier, she was squatting in a place. The policeman of that area would insist her to leave or pay up some money to continue selling there. As this became regular, she started selling vegetables in a push cart. Another squatter, said that as she keeps her shop almost in an autorickshaw stand, on the road, the policemen who is new to the area, insists her to clear the place. They do not ask her any bribe. But they will snatch away her weighing measures and return only by the end of the day, when the number of customers in the market is reducing. Whereas, the policemen who are old to that area do not cause problems, according to her, as they are aware of her plight and they sympathize with her.

Another respondent in the Gandhi Bazaar area told that earlier she used to vend vegetables. But the police would always force her to shift her things to on the already crowded footpath. Whenever, she would spot the police, before they could approach her, she would rush to the footpath carrying the heavy loads of the vegetables.

Our respondents from Hospet are free from these problems.

Timings of vegetable vending:

Studies mention about the double drudgery of women where they have to do the household work as well as her economic activity outdoors. This was found true in the case of our respondents. The respondents had to do household work and also sell vegetables. Therefore, an attempt was made to find out the number of hours spent in this activity by our respondents. The hawkers who carried vegetable loads on head or roamed about with the push carts and load on head worked for 3 to 8 hours both in Hospet and Bengaluru. Only 5 per cent vendors in Hospet worked for 10 hours against 27 per cent in Bengaluru.

Table No. 5.13**Number of working hours**

Sl.No.	No. of hours	Hospet	Bengaluru	Total	Percentage
1.	10	3 (5)	16 (26.7)	19	15.8
2.	11	6 (10)	10 (16.7)	16	13.3
3.	12	3 (5)	9 (15)	12	10
4.	13	11 (18.3)	5 (8.3)	16	13.3
5.	14	4 (6.7)	-	4	3.3
6.	15	15 (25)	9 (15)	24	20
7.	16	8 (13.3)	-	8	6.7
8.	3-8 hours	10 (16.7)	11 (18.3)	21	17.5
	Total	60 (100)	60 (100)	120	100

Everyone has taken this activity seriously, except one street hawker in Hospet who told that it is a part time job for her. She said that she would sell greens in the morning hours and later she would go as a domestic help.

The respondents do household chores before coming to the workplace. Sometimes they complain that they do not have time at home to use the vegetables they sell. Only those who have other female members, either grown up daughters, daughter-in-laws or other women at home get to have vegetables regularly. Otherwise they prefer to cook rice and dal which is simple and easy. They say, cleaning and cutting of vegetables takes a long time.

It was observed in Hospet market, that a respondent would get only rice and plain dal to the work place as lunch due to time constraint. But after her son got married, her daughter-in-law would send her hot rotis along with vegetable curry at the lunch time. The respondent was very happy with the change and shared her happiness with the researcher also.

In Bengaluru, a respondent told that she did all the household chores before coming to market place. And by the time she went back it would be around 10 PM. As she would be tired at that time, she prepared mainly upma. Occasionally she prepared vegetable dishes. These incidents show the importance of help from family in the household work for the respondents.

Number of Working days:

The respondents were asked how many days in a week they sell vegetables. In Hospet, 73 per cent respondents sell vegetables on all days. The street hawkers will work only for 6 days a week as they need to rest at least for one day. In Hospet, APMC has holiday on every Thursdays. This is the day, on which usually the vendors take rest.

In Bengaluru 63 per cent respondents work on all days and 33 per cent on six days a week. The remaining 3 per cent were the push cart vendors who told that they

work on all days in a week. A push cart vendor told that according to her observation on usually on Fridays her customers or the area where she goes do not buy more vegetables. Therefore she takes off on this day. The other days they say that they will be at home itself.

From the previous chapter, it is known that the respondents have the necessity to involve in some economic activity to maintain their family. And vegetables being highly perishable in nature, its selling cannot be postponed for another day. If the vendor has to take a holiday, it has to be planned earlier so that fresh vegetable from the wholesale market is not brought. In case they have to go for a long leave without this activity, they have to forego the profit proceeding from the trade. Our respondents being women, they were asked how they manage the trade when they are / were not doing this activity during the delivery time or some other illness or during other conditions where they are compelled to take holiday.

Table No. 5.14

Alternative arrangement during respondents' absence

Sl.No.	Alternative arrangement	Hospet	Bengaluru	Total	Percentage
1.	Close business	16 (26.7)	13 (21.7)	29	24.2
2.	Taken care by family members / relatives	44 (73.3)	47 (78.3)	91	75.8
	Total	60 (100)	60 (100)	120	100

In Hospet, 27 per cent and 22 per cent in Bengaluru told that they will close the trade. And 73 per cent in Hospet and 79 per cent in Bengaluru told that the other family members would run the business in their absence. As some respondents had their family members working in the same market place, this proved to be helpful. By this help they can retain their regular customers.

An attempt to find out about the family members of the respondents in this activity was made.

Table No. 5.15

Other Family members in this activity

Sl.No.	Family members	Hospet	Bengaluru	Total	Percentage
1.	Yes	35 (58.3)	37 (61.7)	72	60
2.	No.	25 (41.7)	23 (38.3)	48	40
	Total	60 (100)	60 (100)	120	100

Nearly 58 per cent in Hospet and 62 per cent in Bengaluru had their family members in the same activity. Parents, brothers, sisters, uncles, aunts, cousins – either of them were present in the market. In Hospet only the vendors in the market and the pavement vendors had relatives in the same activity. None of the street hawkers had relatives. These people are the first in their family to have started this activity. In Bengaluru, 72 per cent, including push cart respondents had their relatives in this activity.

Having relatives and family members in the same activity and especially in the same area had its own advantages. In Hospet, 52 per cent said that they were helped by their relatives and family members. Only 7 per cent said that their presence did not make any difference to them. In Bengaluru, all 62 per cent respondents admitted to receive help from them.

The help came in the various forms. When it was not possible for the respondents to visit the wholesale market, the relatives or the other family members would get the necessary vegetables to them; when the respondents were not around, their vegetables would be looked after by them; when the respondents had to go on leave, the remaining vegetables would be sold and they gave the amount next day to the respondents; in case the respondents had small children, they would be looked after; sometimes when the respondents could not get lunch, it would be provided by them; and so on. Hawkers and pushcart vendors lacked this support.

In Hospet, a respondent having small son, could not go to the wholesale market to get the vegetables in the morning. But she came later, borrowed some quantity of vegetables from her aunt and started her regular activity. In Hospet, for those who do not go to APMC yard to get vegetables, it is the relatives and family members who help them by getting the vegetables. This tendency is very strong in Hospet daily market and Gandhi Bazaar market in Bengaluru only. Interestingly, these are the markets where the presence of women vendors is also strongly felt.

In Hospet daily market, as a respondent put it, almost half of it is occupied by her family members and relatives. In the weekly market (*Sante*) one remarked that the two rows in the market were occupied by the family members and the relatives of a respondent. This was true in case of pavement vendors also.

Along with the family members and relatives, even the co-vendors were also helpful in the same way. All the vendors in Hospet said that they had good relations with co-vendors. But in Bengaluru, 38 per cent of the respondents were not very satisfied with their relation with their co-vendors. Some said that the co-vendors were jealous of the good business they are doing. It was also told that the co-vendors resorted to black magic to pull down the business of the respondents. In one case there was a strict instruction by the head of the family not to chat with any co-vendors. This was a case of a respondent, who had two brothers, mother and sister in the same market.

5.4 Financial requirements and Credit:

Financial necessity is a main component of any trade be it a big or a tiny or petty trade. The initial capital and working capital are vital and even its source is also of equal importance.

Initial Investment and its sources:

It is fairly obvious that access to credit or finance on reasonable terms is a basic prerequisite for self-employed economic activities. This would be the initial capital useful

for promotion and development of any retail trade. Therefore the initial difficulty in starting and promoting any retail trade lies in tapping the sources of finance. The necessity of finance comprises of two types. One is fixed and the other is circulating capital. Fixed capital is required to start the activity, to furnish the business premises with necessary furniture and fittings and equipment for displaying. Details on circulating capital is given later in this chapter.

Finance would not be a problem to the big enterprises as there are many ways to procure finance from issuing shares, through development banks, finance corporations, cooperative banks etc (Prasad 1977). But for retail trade, though they play a major role in distributive channel, have to undergo various difficulties to get finance in the initial stages. This is true in case of independent retail entrepreneurs who command poor credit-worthiness. They do not have access to the organised sector like commercial banks to borrow the credit. Hence they are forced to get finance from the non-organised sources on stringent conditions (Prasad 1977 b).

Compared to men, women are the hardly hit group in this process. They find it very hard to access institutional credit. According to Mammen and Paxon this problem is prevalent not only in India; it has been found across the world, but is likely to be more widespread in developing countries where access to institutional credit is relatively restricted (in Ghosh 2009). One obvious reason is lack of access to property titles to the women and therefore collateral. Apart from this other forms of gender discrimination play a role in preventing women from holding bank accounts or applying for and receiving credit from banks, co-operative societies and similar institutions. Thus difficulties in obtaining formal credit will increase the cost significantly for women engaged in economic activity on their own, as they are forced to utilize much more expensive informal credit or even to do without credit altogether (Ghosh 2009).

Amartya Sen has observed that the ownership of land and capital in the developing countries is heavily biased in favor of the male members of the family. Therefore it is harder for a woman "to start a business enterprise, even of a very modest size, given the lack of collateral resources" (2008: 200).

Similarly, even in vegetable retail activity, whether it is a large scale or a petty trade, there has to be some capital to invest. It is evident from the previous discussion that before marriage, the respondents were doing diverse activities to help their parents. Even after marriage, they have tried their luck in various activities and then have finally settled in vegetable vending. The income wise and expenditure wise distribution of the respondents is already given in the preceding chapter. This show the difficulty in depending on the family resources to start a petty trade. We also saw in the previous chapter that though 50 per cent of them live in the own house and 18 per cent of them have agricultural land only 3 per cent of the respondents have property registered in their names. Considering all these factors, a question to know from where they got the necessary finance or capital as source of investment to start this trade, was asked.

Table No. 5.16

Source of Financial Investment

Sl.No.	Source of Financial Investment	Hospet	Bengaluru	Total	Percentage
1.	Own (selling jewellery, etc)	1 (1.7)	8 (13.3)	9	7.5
2.	Family (Father, Mother, Husband, Brother)	9(15)	19 (31.7)	28	23.3
3.	Own savings	5 (8.3)	4 (6.7)	9	7.5
4.	Bank	-	-		
5.	Loan from local money lenders	17 (28.3)	3 (5)	20	16.7
6.	Friends	12(20)	-	12	10
7.	Continuation of trade / credit from wholesalers	16 (26.7)	26 (43.3)	42	35
	Total	60 (100)	60 (100)	120	100

The above table reveals that the majority of the respondents in Hospet have continued in the shops or stall of their parents. Therefore they have not invested anything new on their own. In some instances, parents have given their market space to the respondents and in some cases, parents have two to three stalls which are looked after by the children. The investment is done by parents themselves. Some married respondents in Hospet market looked after the vegetable activity of their parents and were given Rs 100 or Rs 200 as their wages depending on the profit of the day.

In Hospet, a respondent's parents had nearly four spaces in the daily market. Apart from the respondent, her widowed sister, brother and her mother all sell vegetables in those spaces. In Bengaluru, the vegetable vending activity itself was continued by the respondents. There was only one incident of the vending place being inherited from mother. The rest were carrying on this activity on the pavements.

As it is known that the local money lenders also have a strong presence in the vegetable market. In our study, it is seen that 28 per cent of Hospet respondents have taken loan from these local money lender initially. But this per cent is less in Bengaluru, where only 5 per cent of them have borrowed from moneylenders. The borrowing from friends in Hospet is 20 per cent whereas in Bengaluru, the second highest source is the family – especially parent's family with 32 per cent.

Amount of Investment:

The vendors build light tables made out of wood or plastic cartons, on which they display their vegetables. Some people just keep big baskets and weighing measure on the road, push cart vendors have to rent the push cart or have to buy one; street hawkers generally carry the basket and the weighing measure on their head. The street

vendors again have to buy tarpaulin sheets to pack their vegetables in the night and to put up a light shelter to avoid rain and sun rays. These might be considered expenditure on their fixed asset. Along with this they have to arrange money for buying the initial stock of vegetables.

Having seen the source of initial financial investment, the respondents were asked about the minimum investment to start their business. It is to be noted that the lower the amount of investment, smaller is the size of their vending activity.

Table No. 5.17

Amount of investment necessary

Sl. No.	Amount of investment	Hospet	Bengaluru	Total	Percentage
1.	100-1000	14 (23.3)	-	14	11.7
2.	1001-2000	7 (11.7)	15 (25)	22	18.3
3.	2001-3000	3 (5)	13 (21.7)	16	13.3
4.	3001-4000	22 (36.7)	5 (8.3)	27	22.5
5.	4001-5000	4 (6.7)	4 (6.7)	8	6.7
6.	5001-6000	3 (5)	9 (15)	12	10
7.	6001-7000	-	-		
8.	7001-8000	7 (11.7)	-	7	5.8
9.	9000-10000		10 (16.7)	10	8.3
10.	10,000+		4 (6.7)	4	3.3
	Total	60 (100)	60 (100)	120	100

We can see that in Hospet, majority of the respondents i.e., 37 per cent, have a vending activity with 3000 Rs to 4000 Rs in Hospet. The next biggest group is in the bracket of Rs 100 to 1000 with 23 per cent. Only 12 per cent of them have trade with Rs 7000 to 8000 in Hospet and this is the maximum amount among our respondents.

In contrast, the minimum investment among Bengaluru respondents is from Rs 1000 to Rs. 2000. This number is more in this region. Nonetheless we find 17 per cent of respondents investing between Rs 9000 to 10000 and at least 7 per cent investing amount to the tune of more than Rs. 10000 in the city.

One of the challenges of the informal market is lack of documents. We have already analysed the literacy level of our respondents. With low literacy levels, and the day to day expenditure of the family, our respondents do not keep an account for all the expenses. Hence when asked how much would their petty trade would need as initial investment, they gave the above answers. Only the hawkers were able to tell the exact amount needed for daily investment. This is because most of them would buy only that quantity of vegetable that would be sold in a day. Most of the time, as they say, they will carry the vegetable demanded by their regular customers. Hence there is no question of vegetable being leftover. In Hospet, the street hawkers would invest Rs. 300 to Rs. 400 on the vegetables. They need very low investment as they put vegetables in baskets and carry on the load on their heads.

Whereas, the respondents in market and on other space said that most of the time, they buy the vegetables to refill the previous stock. Hence there is variation of buying vegetable and thereby the investment. Therefore an average of the figures mentioned by the respondents was considered for the study.

Credit is an important component of any trade, be it small or big. It is needed by the vegetable vendors as a means of working capital. This helps them to stock up the item that is sold out. There are two forms of credit, one is formal and the other is the informal credit. According to K. Hoff and J. Stiglitz, "There is typically a dual rural credit market in developing countries. In the formal credit market, institutions provide intermediation between depositors (or the government) and lenders and charge relatively low rates of interest that usually are government subsidized. In informal credit markets, money is lent by private individuals-professional moneylenders, traders, commission agents, landlords, friends, and relatives-generally out of their own equity" (in Mahmoud and Wright 2000: 657). They are usually fragmented, monopolistic and inclined to be characterised by sluggish prices (Srivastava 1992)

Prasad (1977) has observed that retail businesses that are subject to seasonal fluctuation require more variable capital than others which have regular demand. In the lean period, business prudence demands that stocks should not be stored during this season. Accordingly, irrespective of seasons all the respondents said that during festivals they had good business. But generally during festivals the prices of the vegetables will be higher than the other days. Therefore to know how the respondents deal with the situation, they were asked how they manage with the situation. Most of them borrowed the necessary amount from others.

Table No. 5.18

Source of finance during peak period

Sl.No.	Source of investment*	Hospet	Bengaluru	Total	Percentage
1.	Savings	3 (5)	25 (41.7)	28	23.3
2.	Credit from Wholesale traders	33 (55)	26 (43.3)	59	49.2
3.	Relatives	-	5 (8.3)	5	4.2
4.	Friends	13 (21.7)	2 (3.3)	15	12.5
6.	Loan from local finance	7 (11.7)	-	7	5.8
7.	Adjust,	4 (6.7)	5 (8.3)	9	7.5
8.	pledge jewellery	-	1 (2)	1	0.8

*More than one variable

In Hospet majority of respondents, i.e., 55 per cent depend on the credit available in the wholesale market from the sellers. There are 12 per cent respondents who borrow from the local money lender or popularly known as financiers. It can be seen that 22 per borrow from friends which is without interest. Interestingly only respondents who are

hawkers have reported to borrow from friends. As the investment is usually low, they are able to borrow small amount from friends and return it within few days or on the same day itself. Among pavement vendors 7 per cent adjusted with whatever amount they had, without borrowing from anybody.

In Bengaluru, respondents mainly depend on the credit available at the wholesale market (43 per cent) followed by 42 per cent of respondents dependent on their own savings. The relatives (8 per cent) also help the respondents in their activity compared to friends (3 per cent) during the festive season. This is without interest. Only one respondent (2 per cent), a push cart vendor, told that she would pledge some small jewellery like finger ring or earrings to get the needed money. She is a migrant from Tamil Nadu and says she is hesitant to take loan from others. It has to be noted that the respondents who depended on savings and the credit from wholesalers were mainly market respondents.

A respondent in Bengaluru said that usually she has a pigmy account for one year. Its term will get over by Gouri Ganesha festival which falls usually in the month of September. The cash she gets in hand would be around Rs. 10,000. As during that festival the prices are generally high, this amount is of great help to her and there is no need for her to borrow from the finance people. By this way she tries to minimize her borrowings from the local money lenders.

Working Capital:

Credit for working capital plays a prominent role where investment is needed on day to day basis to replenish the stock. Vegetables being perishable in nature have to be traded daily. Hence the investment is also on daily basis. Sometimes the prices of the vegetables increase, especially during festivals, and due to inflation, and slump in the supply owing to crop failure, heavy rains, etc. Apart from this they always have to maintain a stock of vegetables with them, to satisfy the demand of customers. Hence finance plays an important role here.

As we have seen the income, expenditure and savings situation of our respondents in the previous chapter, drawing necessary money from their savings leads to a debt. Thus it is imperative to know how the respondents manage the daily investment. This pertains to the question of working capital which is important to the success of any trade, including the vending activity.

According to Prasad (1977b), the profitability of a retail trader is determined partly by the way he manages this working capital. He further notes that there are two types of working capital in retail business- permanent and variable working capital.

“Permanent working capital is that amount of funds required to keep basic stock to satisfy the demand of customers. This permanent working capital is the minimum which expresses itself the value of goods stored in business. Even lean business periods the goods have to be kept in stores. This is the basic stock to continue in the market.

Variable working capital changes its size from cash to inventory and vice versa, but is different in that its circulation increases during peak period. This is managed by retailers by temporary loan for stocking more goods addition to basic stock maintained by them. Retail businesses that are subject to seasonal fluctuation require more variable capital than others which have regular demand” (Prasad 1977:22).

Though Prasad was referring to the retail business stores, this can be applied to the retail vegetable vending also. This can be realized in the proceeding discussions. However, the sources of working capital of our respondents are given in the following table.

Table No. 5.19

Source of Working capital

Sl. No.	Source of Working capital	Hospet	Bengaluru	Total	Percentage
1.	Money lenders / Finance	22 (36.7)	37 (61.7)	59	49.2
2.	Wholesalers	6 (10)	14 (23.3)	20	16.7
3.	Self-Help Groups /Stree Shakti sangha	7 (11.7)		7	5.8
4.	Friends	2 (3.3)	7 (11.7)	9	7.5
5.	Relatives	-			
6.	Caste Organisation	-			
7.	Banks	5 (8.3)		5	4.2
8.	No answer	18 (30)	2 (3.3)	20	16.7
	Total	60 (100)	60 (100)	120	100

The table indicates that the respondents depend only on the informal sources credit for their necessity in working capital.

There are many local money lenders in the market who give credit to the vendors. Each money lender has his own rate of interest for the credit. In Hospet, different financiers gave credit at different rates of interest. This varies from ten percent to thirty per cent. Hospet respondents told that for Rs 10,000, the interest was 10 per cent and for more amount than Rs 10,000, it was 30 per cent.

In Bengaluru, respondents told that the usual interest rate is 12 per cent to 20 per cent. In both the regions amount equal to the rate of interest is deducted and the principle amount is given to the respondents. The respondents are supposed to repay the loan within 100 days, that is as they put it – three months and ten days. The amount to be given every day depends on the amount of loan taken. But if it is Rs. 10,000, then every day the respondent has to pay Rs. 100 and thus repay Rs 10,000. Usually, if the amount of Rs. 10,000 is borrowed, Rs. 1500 would be deducted from the amount before lending and Rs. 8500 would be given. This has to be repaid in installments within 100 days. By the end of the period, the actual amount given by the respondents will be

Rs. 10,000. This shows that money lenders earn Rs. 3000 on the amount Rs. 10000 lent to the respondents. This is more than just 20 per cent the respondents claim. It is calculated to be nearly 30 per cent rate of interest. But the respondents feel that they do not have to pay the interest as it is deducted before lending. Even if they are aware of it, the easy availability and the amount of money lent without any delays makes them opt for this credit, even by paying high rate of interest. As the respondents borrow credit frequently, on high rate of interest, it is seen that they are throughout indebted to the money lenders. By the time one loan gets cleared, another loan would have been taken. Therefore, if we recall the saving motives of the respondents, 25 per cent responded that they save to repay their debts.

The respondents felt that it is easy to borrow from the money lenders than the institutionalized banks. The availability of money in this system is more fast and hassle free. The money is got without any collateral to be produced. But the only thing is, it has to be repaid regularly without fail. If the respondents evince trust from the money lenders, then the lenders will cooperate with them when they cannot pay the money and extend the term of the loan. Thus trust is the most important component here.

Microcredit is typically presented as an alternative that is particularly suitable for women borrowers. Relatively small amounts of short-term credit are given to those without collateral of any kind and therefore who are not considered ineligible for institutional loans. It is based on the principle of group lending, in which peer pressure and knowledge about other borrowers substitutes for collateral in ensuring repayment. This system has spread most rapidly and extensively in South Asia (Ghosh 2009). But, as the above table reveals, in our study except 6 per cent in Hospet, none of them have availed this benefit. The reason for not availing from this source as the respondents put it is the lack of time to attend the meetings. The reason for not accessing this facility by women for whom it is highly beneficial has to be further explored. There is a respondent, who told that such a group had lasted for a very short time in her residential area. Hence, the working of such groups also demands the close scrutiny into its functioning.

The rate of interest, in the regions under study, is seen to be above 24 per cent, which is more than the RBI stipulated rate of interest. The money lenders, who are also functioning informally, are outside the purview of any regulations and hence they are said to be profited by this arrangement. But though the vendors are aware of this, they say that it is justified, as he takes risk by lending to people without any property entitlement. Devinder Sharma (Deccan Herald, Dec 9, 2009), has discussed about this aspect and the role of micro credit in rural areas with similar interest rate. He says that in urban areas, to buy a car or to buy television or a refrigerator on installments will be cheaper. Getting a loan in the bank will be easy and the rate of interest would be around 8 per cent. If the minimal rate of interest, say 4 per cent or 7 per cent provided to farmers, is provided to a rural woman to buy a goat for her livelihood, then she would be driving a Nano car at the end of the year. He raises several important questions which is apt in

our context also, but which lies beyond the scope of our study. Hence it is imperative to have a look at his questions. "If the poorest of the poor, living below the poverty line, need financial credit at an exorbitantly high rate of interest of 24 per cent to get empowered, why the more resourceful people living in urban centres cannot empower themselves with the same rate of interest? If the poor in rural India can make business sense from this high rate of return, how come the people living in the city cannot? Why do poor have to pay three times more interest for small loans?". Hence, further studies should be taken up on the nature and rate of interest of informal market, especially of vegetable market.

Informal Finance and Vegetable vendors:

Informal financial markets, those which are not regulated or monitored by the banking authorities, account for much of business credit in developing countries (Thomas and Aiyar 1984). Informal credit markets exist in a wide variety of forms in the Indian economy, largely complementary to but occasionally competitive with the 'organised' banking system. These credit markets provide credit to markets or firms which the 'organised' banking system cannot accommodate either because of explicit policy limitations or because the bank's requirements for borrowers are too onerous (Thomas and Aiyar 1980).

In fact, the people in the market not only have a 24-hour relationship, they typically have one that extends over generations. Thomas and Aiyar, during their study happened to enquire one finance broker on how he evaluated "new borrowers". He answered that he never took them. All his clients were children and grandchildren of businessmen with whom he and his father and grandfather had done business (Thomas and Aiyar 1984:45). Their study noted, "Informal financial intermediaries, by and large, concern themselves with the overall credit standing of the borrowing party rather than the specific enterprise or project for which credit is taken. They thus do not do any close check of the specific use of their funds but are generally content with monitoring borrowers' overall activity. In bankers' jargon, they lend on the basis of "cash flow" rather than asset protection. And they consider the borrower's total financial situation. The brokers in the informal market watch closely the level of business activity not only in their borrower's main establishment but in any others he may have. They watch his personal expenditure. They talk with his competitors and especially his employees. They then judge what sort of margin he is operating on and how likely he is to pay them. Most especially, they watch his payments record to see if he may be faltering on any of his market obligations. Borrowers, potential and actual, felt that to qualify for a loan they had to have a reputation for meeting their obligations promptly. They usually provide working capital accommodation to prosperous enterprises in well-known markets. Their major risk is either of a wave which sweeps under all firms in their market or of the bad faith nonpayment of their dues, which they reduce by lending only to those with strong roots in the community" (Thomas and Aiyar 1984:45-46).

Almost all the points mentioned in the above passage, holds good in the case of our respondents. At the same time we also see that in giving credit to the vegetable vendors, the lenders differentiated the rate of interest among the vendors without the knowledge of each other.

A respondent in Bengaluru had borrowed money for her daughter's wedding. The respondent is the eldest daughter in her family and as she would join her mother, who was into vegetable vending, as a child to the market. Hence she knows most of the lenders from many years. She borrows from the lender who used to provide finance to her parents. She told that for Rs 60,000 borrowed, she was charged rate of interest of just 10 per cent. He was generous towards her because of old acquaintance and that she had introduced many vendors to him who were prompt in repaying the credit. And this was a closely guarded secret which the respondent had divulged with the researcher with a caution. If this was leaked out, other vendors would stop borrowing from him for his discriminatory practices. This would affect the money lender's profit.

As it is, it was observed that there is no dearth of money lenders in the market and there is competition among themselves. They retain their customers by adjusting the repayment days or sometimes even in the interest rates. Though this was reported even in Hospet market, the respondents did not divulge clear any details about the money lenders.

Banks and vegetable vendors:

While discussing about the initial capital required for starting this activity, Prasad's view about the difficulty for small retailer to procure credit from the banks and the preference of banks towards the organised commercial business was considered. V.S.Mahajan shares the similar opinion and further elaborates the condition of women as thus: "The problems faced in extending credit to women are socio-economic. Attitudes to women do not allow them to take up independent economic ventures. Further, women are largely unaware of the existing credit facilities or physically unable to reach banks, particularly in rural areas. They are also reluctant to approach the banks because they are unfamiliar with the policies and cumbersome procedures which is further compounded by their illiteracy and the inability of the authorities to comprehend the credit requirements of poor women" (1989: 450). He further mentions about the favoritism of banks towards large enterprises. He opines as "Women in particular are normally involved in very small enterprises and they need small loans for carrying out their day to day business. Since credit is not easily available to them from financial institutions they invariably fall victim to the avaricious money-lenders who charge exorbitantly high rates of interest" (ibid.). Therefore to know what is the hindrance for our respondents to take credit from the banks, they gave the answers which as tabulated as given below.

Table No. 5.20

Reason for not taking loan from banks

Sl.No.	Reasons*	Hospet	Bengaluru	Total	Percentage
1.	Difficult to meet officers	20 (33.3)	5 (8.3) 25	20.8	
2.	Lack of co-operation	17 (28.3)	5 (8.3) 22	18.3	
3.	Difficult to provide documents	20 (33.3)	18 (30) 38	31.7	
4.	Unaware of bank transactions	30 (50) 24 (40) 54	45		
5.	Unaware of getting loan for their activities	25 (41.7)	22 (36.7)	47	39.2
6.	Not necessary	8 (13.3)	-	8	6.7
7.	Afraid of bank loans	1 (1.7)	-	1	0.8
8.	Banks wont give them loans	-	9 (15)	9	7.5
9.	No answer	10 (16.7)		10	8

**More than one variable.*

None of our respondents, from both the areas have borrowed from banks for their vending activity. But some respondents in Hospet have taken loan from the bank for their personal purpose, especially to construct house. They said that they has mortgaged their site and had obtained the loan. And also some of their well to do friends had helped by signing the surety for them. From the allotted amount they said they had used some for the daily investment.

Let us consider the experience of a respondent.

Lata, a vendor in Gandhi Bazaar, borrows always from local money lenders or finance. She says that she and other vendors are aware of that the rate of interest is high with the private money lenders than the nationalized banks. Yet they feel the necessity to get loans only from them. Going to other area, where the bank is situated, everyday to repay the loan amount is tedious. And to furnish certain documents like surety, attested letters, property documents, etc., is not that easy. Apart from providing those, they have to follow up with the matter for many days. It is impossible to do this as they cannot shut down their activity and visit the banks frequently. Moreover, to provide such documents, these vegetable vendors do not own a property or house. The banks also seek introduction from the government employee, which is difficult to provide. In case of local money lenders, they visit every night at 8 pm to collect their payment. In case of necessity of money, if the money lenders are informed during their visit, irrespective of the amount, the money is provided the very next day morning without any complications of the documents and any introduction.

Other respondents also agree to these reasons. Majority of them said that they could not follow bank transactions. And they did not even know that the loan is given for their activity either directly or through self help groups. Many said that it was difficult to meet the bank officials and at the same time they were not willing to cooperate with them. In these contexts the respondents regret for not having got formal education. They feel, had they studied further, their chances of understanding these things such as bank transactions would have been easier. The above table reveals that most of the reasons given by the respondents are mainly pertaining to their unawareness about the transactions, policies and providing the collateral. Those who had taken loan to construct the house told that they had to give 0.5 to 0.6 per cent interest, which could be repaid in minimum two years to twelve years time. It is evident that for the credit that is above one lakh, the respondents have availed the bank credit, but not for lesser amount.

This shows the necessity of collateral or providing security in the banks. Banks give credit only against some security especially in the form of property. Thus our study confirms the earlier studies about problems of women in accessing bank credit.

A respondent in Hospet informed that she had borrowed money from the money lender. But she had not made use of it to invest in her activity. She had got jewellery made from that money and was repaying in installments. As it is not possible to get regular amount at a time in this activity, the respondents resort to such method.

Another respondent in Bengaluru, said that she would take loan from the money lenders in the market and keep it in the bank account. She would then repay the loan on installments. She said, only by following such method, they are able to save some amount. As they get irregular earnings, it would be difficult for them to maintain the expenditure of the house during emergency or some unexpected occasions, and so on. Therefore such pvt informal credits are helpful to the respondents.

This clearly shows the role, local money lenders play in the lives of the vegetable vendors as well as in the market.

Customers and Bargaining:

As it is evident, household customers are the main customers in the retail vegetable market. According to the observation, the respondents in most of the cases have regular and loyal customers also. Thus all the respondents were asked if they have regular customers and what kind of customers were they.

Table No. 5.21

Presence of Regular Customers

Sl.No.	Regular customers*	Hospet	Bengaluru	Total	Percentage
1.	Households	31 (51.7)	27 (45)	58	48.3
2.	Small hotels	19 (31.7)	5 (8.3)	24	20
3.	Others- juice centres, hawkers, etc.	11 (18.3)	9 (15)	20	16.7
4.	None	11 (18.3)	19 (31.7)	30	25

* More than one variable

The above table shows that the majority of them had regular households as their regular customers. The above table also reveals that the Hospet respondents have more regular customers compared to Bengaluru respondents. In Hospet, 32 per cent respondents had small hotels, and 18 per cent had juice centres and other street hawkers as regular customers. Only 11 per cent did not have any regular buyers. Those selling lemon, green chillies and green leafy vegetables had juice centres and small hawkers who cannot go early in the morning to the wholesale market were their customers. There were also other vendors from the nearby places, who came to Hospet daily market and bought the vegetable to their shops.

Usually in the vegetable market, we find vendors concentrated in the same place sometimes sitting in a row or sitting randomly by displaying the vegetables. This avoids monopoly in the market. This gives customers with a lot of choice to buy from any vendor they choose, given various influencing factors like price, quality, particular vegetable, etc. It is generally seen that if a vendor is busy with a customer, the other vendor with no customer has just to look on. This makes one feel that there must be some sort of competition among them, which the respondents deny out right. But as the respondents themselves say, they have their own ways to attract customers. The following table shows the ways the respondents follow.

Table No. 5.22

Ways to attract customers

Sl.No.	Ways to attract customers*	Hospet	Bengaluru	Total	Percentage
1.	Calling the customers	57 (95)	38 (63.3)	95	79.2
2.	Lower price	21 (35)	15 (25)	36	30
3.	Arrangements in the shop	11 (18.3)	43 (71.7)	54	45
4.	Speak with patience, allow delayed payment, good bargain	13 (21.7)	9 (15)	22	18.3
5.	By getting fresh vegetables		4 (6.7)	4	3.3

** More than one variable*

The table above shows that 95 per cent of respondents in Hospet resort to calling customers and thereby attract them, 35 per cent respondents will reduce their profit margin, 22 per cent deals with the customers with patience and allow them to bargain. It is a general experience, that the vendors have friendly relations with the customers.

In Bengaluru, apart from calling the customers, displaying the vegetable neatly attracts the customers. Lowering the price and behaving with patience also helps to retain the customers. Bengaluru respondents feel that the fresh looking vegetable also helps in attracting customers.

The customers in the vegetable market are mainly women. They are seen to share a relation with the vegetable vendors to whom they go regularly. Sometimes they share the household problems, any needed suggestions are given to the vendors or vice versa, the matters of festivals, marriage, and so on are shared here. The customers are not usually in a hurry. If any particular customer is not seen for many days, the vendors ask about her well being after she returns. Some old vendors teach recipes to the young customers or give them some tips to select good vegetables and so on. It is totally a very informal nature of market that has emotional touch to it.

A respondent whose granddaughter was dead few days after birth in Bengaluru was seen showered with condolences from many customers citing similar examples. A customer in Hospet market, whose father was dead many years ago, was spoken by the vendors with compassion and showed concern for his mother and his siblings. According to customer, this kind of warmth makes marketing all the more relaxed to them.

Once a hawker was seen talking to a customer on the side of a road for nearly half an hour about some personal matters. And finally without any bargaining she sold the green leafy vegetable to that lady much below the price quoted earlier. This makes us think seriously about the nature of this activity.

A respondent in Bengaluru feels that women generally would have had a hard time at home. Therefore behaving with them with patience will make them feel comfortable and they become the regular customers. For regular customers, the vendors give them vegetables at a lower price compared to others.

Among street hawkers or push cart vendors, this relation seems to be strong. The customers sometimes give them breakfast or any sweets or delicacies prepared at home. They are invited to the customers' house for functions, etc. The hawkers generally do not collect money every day from them. They allow the due amount to be accumulated with the customers for some days or months as the situation allows. Later when there is need of money, the vendors collect the money from the customers. If the money is taken every day there is possibility of it being spent. Therefore the respondents say that it is the safe way of saving. And as they cannot know the monthly profit, this kind of arrangement makes them know their average earning.

The customers place orders with the hawkers/push cart vendors about the kind of vegetable to be brought during their next visit to their locality. As observed in Bengaluru, a customer had placed an order for a particular vegetable, which was rare in that season with the push cart vendor. The vendor was not willing to sell it to others even at a higher price. In another instance, the customer who had bought brinjals from the hawker told the respondent on the next day that her son also had brought the brinjals on the same evening. The hawker told that she would take back the vegetable she had sold on the previous day. When asked about it, the hawker said that they adjust with the regular customers that way.

In the opinion of Prasad (1977 a.:3), the nature of retail market is imperfectly competitive. A competitive market is one where the buyers know what to buy, at what prices and sellers know what prices are being charged by competitors in their trade for the same quality of goods. The communication and information gap between the retailers and customers regarding the quality and price of merchandise is the minimum possible. In such a market, price of particular type and brand and size will be the same. In the wholesale market the interaction is between wholesalers and retailers. The retailers know the current prices in the wholesale market and the wholesalers also know the prices charged by other wholesalers dealing in same type of goods. Practically there is no communication and information gap. The number of wholesalers is few and far between. Price and quality comparison is easy for retail buyers. A retailer is a business customer. Here, buying and selling is a matter of business. In case of retail market the transaction is between two persons with different motives and the customers trying to make maximum profit and the customers trying to get maximum satisfaction from their purchases. Communication and information gap is wide. Here prices charged by retailers cannot be the same except in cases of staple commodities and manufactured merchandise with printed prices, while buying any merchandise. Hence this leads to bargaining in the vegetable market. .

Bargaining is a regular scene in vegetable market. Degaonkar has observed that bargaining is usually done with women vendors and not with men vendors (2007). Usually, the bargaining is less with the regular customers compared to others. As women are seen more number in the vegetable market, it was asked if men buy vegetable at the price quoted. However, the respondents did not find any difference between men and women in bargaining.

Incidentally, when a respondent was asked about this, she had a different answer in Hospet. She said that in her experience, poor people do not bargain. In fact, she proved at the vending place. A woman approached her and asked her the price of the leafy vegetable the respondent was selling. The respondent told her the rate. The customer who had taken the greens in her hand just placed it back and just left the place without a word. Later on the respondent called her and gave her the leafy vegetable which was not that fresh at a very low price. And later, there came another customer who seemed to be well off. After enquiring the price, he started to bargain. Thus the respondents felt that except really poor people, all others, middle and upper middle class indulge in bargaining. But there are some people who do not bargain at all and buy at the quoted price. Thus our respondents are not particular while bargaining. This makes it very clear that vegetable marketing involves a lot of bargaining.

The above detail makes it clear that there is no vegetable marketing without bargaining. Therefore, there arises a question about the profit margin that usually the respondents have and the investment they make. Before moving on to these aspects, general information of how the informal vegetable market works would be useful to understand it better.

The vegetables come to the wholesale market, where the vegetables are sold by the agent of the wholesaler in front of the small shop (*mandi*) itself. Sometimes the vegetables are auctioned to another seller. The vegetables are auctioned based on the quality or the grade. In the next stage it is sold to the retailers comprising of vendors of the market, pavement vendors and street hawkers or push cart vendors and other household customers or hotels etc. The price of the vegetable here comprises of the commission of the agent which varies anywhere within 3 per cent to 6 per cent. When the auctioned vegetables are bought, as they will be fresh and graded according to quality, the retailers prefer to go market when this process takes place. This gives them an idea about the prevailing prices and also gets to buy the fresh vegetables.

The retailers after buying the vegetables in cartons have to load them to the means of transport, for which they have to rely on the coolies available in the yard. The retailers also are accustomed to buy from the particular wholesalers due to various reasons, like the loan facility, old acquaintance etc. The vegetables are brought to the vending place and are again segregated and arranged according to the quality and throw away those vegetable which are spoilt during the transport. Sometimes, retailers select the vegetable and move on to another vegetable shop. It is said that during that time the sellers in the *mandi*, while filling the sack will also mix the substandard vegetable. This can be noticed only when they open it at their vending place. This cannot be returned. Hence there will be some loss. In Hospet, as the vegetables arrive only in the morning, there will be almost single price prevalent in the market. In Bengaluru, the vegetables arrive to the Kalasipalyam market for minimum three times a day. A respondent who shared her experience told that the prices keep fluctuating here many times a day depending on the inflow of vegetables. She quoted her own experience. Once she had bought a sack of fresh peas for Rs. 1400 containing 10 kgs of peas. By the time she went to other vegetable shops in the market and came back to take her vegetable, the price had come down as there was more inflow of peas. Therefore while selling this, she has to fix the rate above Rs 140 to cover its expenses. But, there will be other vendors in the market who had been later to the market and got the same vegetable for Rs. 1000. They will sell it at the price of Rs 110 and may agree to sell at Rs 100 and not below that. But in the respondents' case, if she sells at Rs. 110 or Rs 100, she has to incur loss. Or else if she sells it at the price she has bought, she will be branded as a vendor who sells at high prices and will be in a position to lose the customers. This is the very tricky situation for the vendors. They have to inevitably undergo some loss in this process.

Given such a volatile market situation and competition from co-vendors and other retailers, the respondents were asked the value of vegetables they sell in a day. The respondents said that it was impossible to calculate that way. Yet they gave a rough figure and the average is considered in the below table.

Table No. 5.23**Value of vegetables sold in a day**

Sl.No.	Value of vegetables	Hospet	Bengaluru	Total	Percentage
1.	100- 500	12 (20)	-	12	10
2.	501-1000	21 (35)	11 (18.3)	32	26.7
3.	1001-1500	4 (6.7)	17 (28.3)	21	17.5
4.	1501-2000	-	14 (23.3)	14	11.7
5.	2001-2500	7 (11.7)	4 (6.7)	11	9.2
6.	2501-3000	-	-		
7.	3001-3500	12 (20)	4 (6.7)	16	13.3
8.	3501-4000	-	-		
9.	4001-4500	4 (6.7)	-	4	3.3
10.	4501-5000	-	10 (16.7)	10	8.3
	Total	60(100)	60 (100)	120	100

It was difficult to calculate the value of vegetable sold in day. This trade is highly unpredictable. Hence, sometimes there will be good transactions and the whole vegetables brought will be sold and sometimes it is the opposite. Except the street hawkers in Hospet, and the push cart vendors in Bengaluru, none of them told that they sell all vegetables in a day. This might be also due to the regular household customers of these vendors and even the low investment (between Rs. 100-1000). These respondents told that they buy only that quantity they are able to sell in a day. As they do not have proper place to store, this is the best way they do to avoid any risks.

In Hospet, majority of the respondents sold vegetables worth Rs 500 – 1000, 12 per cent sold worth Rs. 3001-3500 and another 12 per cent, mainly comprising the hawkers sold vegetables worth Rs. 100-500. The highest value of vegetable sold is Rs 4000-4500 by only 7 per cent pf the respondents.

In Bengaluru, the minimum value of vegetables sold is between Rs 500 to 1000. Among the respondents 17 per cent whose investment is more will sell vegetables worth Rs. 5000.

All the push cart vendors and street hawkers in Hospet and Bengaluru manage to sell all the vegetables in a day. This is because they get vegetables in low quantity. The street hawkers in Hospet who carry loads on their heads say they cannot carry load more than 30 to 40 kgs on their head. As the age of vendors' advances, the weight of the load is decreased. In Bengaluru, the though the push cart vendors invest more than the street hawkers in Hospet, they limit themselves to the quantity which they are able to sell. This is mainly because if the vegetables are left over there is place to store it and they will lose the freshness the next day.

Part 5

5.5 Profit:

To determine how much income the respondents earn is not an easy matter. Women do not measure their profits in terms of quantity, they would not even have a

clear idea of how much this is, not only because their income is highly irregular but also because the household and business money appear to be mixed up in the same pot. For women the extent of their profit is equivalent to the extent of family needs that can be covered (Nunez 1993). It is relative because sometime they sell and sometime they do not.

When the value sold is compared with the amount invested, it can be seen that there is no compatibility with the figures mentioned. An attempt was also made to know the amount of profit they make in a day.

Table No. 5.24

Profit earned in a day

Sl.No.	Profit	Hospet	Bengaluru	Total	Percentage
1.	50- 100	16 (26.7)	-	16	13.3
2.	101-200	32 (53.3)	19 (31.7)	51	42.5
3.	201-300	5 (8.3)	23 (38.3)	28	23.3
4.	301-400	4 (6.7)	10 (16..7)	14	11.7
5.	401-500	-	4 (6.7)	4	3.3
6.	>500	3 (5)	4 (6.7)	7	5.8
	Total	60 (100)	60 (100)	120	100

The respondents in this case also gave a rough figure as they had not calculated the profit they get in a day. They say it is difficult to calculate and find the proportion of investment, value sold and the profit made. But on an average, for every Rs 1000 vegetables sold the profit was Rs 100. There were people who are said to have made profit of Rs. 300 also for Rs 1000. But it was seen that hawkers or push cart vendors for Rs 100, were able to earn profit of Rs. 30. But respondents admit that such calculations are difficult. They do not maintain a written document also to register the amount traded. And the vegetable market being unpredictable, do not give a stipulated profit for a given investment. If there a profit one day, it may be followed by loss the other day, which is again not predictable.

Different seasons have different impact on the vendors. This affects directly or indirectly in different manner to different vendors. Rainy season is conducive to hawkers/ push cart vendors. They have to wait till the rain stops or else have to drop their activity during those periods. Winter and summer are thus favourable to the hawkers. But according to market and pavement vendors, during winter and summer, as there will be more number of hawkers on the streets, their usual business gets affected.

In case of pavement vendors, as they do not have any shelter, the rainy season is not favourable for them. They run to the nearby shelter whenever it rains by covering the vegetables and again come back once it stops. If they have a makeshift platform, they have a chance to do their activity on those days. If they have to sit on the ground and display vegetables, then it is difficult for them to sit during rainy season. Even during

summer, the vegetables due to heat weather will lose its freshness very quickly and hence weigh less. There is more bargaining for the not so fresh vegetables. This plight is also shared by those respondents, who in spite of having market place have to vend on the pavements as the conditions of the allotted shops are not good.

The respondents say that not all vegetables they get will be sold. Only the street hawkers/ pavement vendors said that they sold all the vegetables they bought. The street vendors say that they buy only the quantity which they are able to sell in a day. They get vegetables demanded by their regular customers which are therefore sure of being bought. As they usually go to the particular streets regularly, they are also aware what vegetables will be demanded in that locality. Thus there is less chance to have leftover vegetables with the hawkers.

The pavement vendors and market vendors do not have an opportunity to predict their customers always. Thus they get vegetables in large quantity of almost all varieties and in more quantity. There are all possibilities of some vegetables being not sold. Therefore respondents were asked what they would do with them.

Table No. 5.25

Condition of leftover vegetables

Sl.No.	Leftover vegetables	Hospet	Bengaluru	Total	Percentage
1.	Sell to Hotels and hostels at low price	12 (20)	14 (23.3)	26	21.7
2.	Offer to Orphanages, beggars, etc	3 (5)	13 (21.7)	16	13.3
3.	Sell to hawkers	3 (5)	9 (15)	12	10
4.	Mix with new vegetables	-	16 (26.7)	16	13.3
5.	Sell at a low prices	13 (21.7)	7 (11.7)	20	16.7
6.	Animals or spoilt	2 (3.3)		2	1.6
7.	Sell all vegetables/no leftovers.	27 (45)	1 (1.7) 28	23.3	
	Total	60 (100)	60 (100)	120	100

In Hospet majority of them i.e., 45 per cent told that they hardly have vegetables that are left back, as everything will be sold. There are 22 per cent respondents who sell at a lower price to the customers, 20 per cent sell to small hotels and 5 per cent sell to street hawkers at lower price.

Where as in Bengaluru, 27 per cent respondents told that they usually mix the remaining vegetables with the fresh ones. The 23 per cent respondents sold to the small hotels or hostels at low prices, and 22 per cent will give it to the nearby orphanages and beggars. Nearly 15 per cent respondents said that they sold to the push cart vendors who come next day to buy vegetables at a low rate from them. Only 2 per cent in Bengaluru is seen to have no vegetables remaining for the next day.

The remaining vegetables have to be preserve till the next day. Except 50 per cent of our respondents, 33 per cent are pavement vendors and 17 per cent are street hawkers and push cart vendors. Again there are some respondents who have allotted place in the market but yet vend on the pavement. Therefore a question was asked what they keep the remaining vegetables.

In Hospet, 7 per cent of the respondents take the remaining vegetables home, 14 per cent at the workplace itself and 53 per cent keep it in the rented room behind the vegetable market. There are hardly any vegetables left with the street hawkers. But when some vegetables remain, they carry it to home. Among those who leave vegetables back in the market in Hospet, 12 per cent said that male members of the family will come in the night and sleep at the place to take care of the remaining vegetables. There are some rooms behind the market building where 3 per cent respondents keep their vegetables. Another three per cent have locks to their market place. The others in the market say the police will look after the vegetables.

In Bengaluru, 17 per cent take the remaining vegetables home and get it back the next morning, 67 per cent leave at the market place. The push cart vendors also inevitable take the vegetables home in case any vegetables are remaining. But the quantity will not be more. As their carts have to be left outside the house, they say they see to it that not much vegetable are remaining. In Bengaluru, the security personnel appointed by the organizations (*sanghas*) of the 7 per cent respondents will take care of the vegetables in the night. And the rest told that the beat police will look after the vegetables.

Public disturbances and the market:

Usually the markets on days announced as bundhs will be closed. But essential goods market like vegetables, milk, medicine, etc will not be affected by it. Even during the lorry strike called two years back did not affect the vegetable market. But yet respondents have observed that it influences their vending activity.

In Hospet 12 per cent of the respondents told that they would incur loss during bundh or strikes in the city. In Bengaluru 23 per cent respondents reported loss during this time. To avoid any kind of unwanted incidents, 2 per cent in Hospet and 28 per cent respondents in Bengaluru do not go to the market place at all, completely stopping the activity till normalcy is returned. But there are 48 per cent in Hospet and 5 per cent in Bengaluru, who said that there will be no change in the business. In Hospet, 4 per cent said that there will be variation in the profit.

Table No. 5.26
Condition during bundh/strike

Sl.No.	Condition during bundh/strike	Hospet	Bengaluru	Total	Percentage
1.	Profit	-	5 (8.3)	5	4.2
2.	Loss	7 (11.7)	14 (23.3)	21	17.5

3.	Closure of business	2 (3.3)	17 (28.3)	19	15.8
4.	No change	47 (78.3)	24 (40)	71	59.2
6.	Volatile	4 (6.7)	-	4	3.3
	Total	60 (100)	60 (100)	120	100

When there is strike or a bundh in the region, Only 12 per cent of respondents of Hospet daily market sell vegetables to particular customers like small hotels, small shops and lemon to juice centres. But the pavement vendors and street hawkers do not do so.

In Bengaluru, no respondent sells to particular customers during strikes. If they know before hand about it they get vegetables in less quantity. But generally the respondents in Hospet and Bengaluru say that the strikes do not affect the vegetable market.

Sometimes due to bargaining or as the vegetables start losing its freshness, the respondents sell them at a lower price. They say that usually they do not incur loss in this. And even if there is a loss, it cannot be identified. A respondent in Bengaluru responded that it is difficult to understand the exact amount of loss. If there is loss in one vegetable, they make up for it from the selling other vegetable. But there will be a loss up to Rs 100 per day. In Bengaluru it varies between Rs 50 to 150. The hawkers do not incur loss of this amount.

Part 6

5.6 Competition in the market:

Competition is a part of the market. The vendors can either face competition among themselves or face competition from outside. Therefore an attempt was made to find out how this works with our respondents.

All of them said that there was no competition among them in the market and did not face any problems from the co-vendors. Because as a respondent said, “All had their own business to manage”. But in Hospet, one respondent said that there was competition with the co-vendors. Even they reported of getting black magic objects at their work place. Sometimes the competition is manipulated by lowering the prices also. In Bengaluru, a respondent kept on telling that the co-vendors are jealous of her and her family as they have ‘good business’.

One thing in common in both the regions was observed regarding the competition. As we know that informal sector does not have any entry and exit barrier. Hence we find many people moving in and out of this vending. But all of them are not allowed to vend in the places or markets which have be ‘established’. The respondents in both the markets told that they will send such people out of the market or send them far away from the marketing place to avoid the competition.

The market vendors face competition from the street hawkers and pavement vendors.

Apart from the retail vendors there is competition from the commercial retailers also. There are number of commercial retailers like More, Reliance Fresh, Food World, Big Bazaar, etc., that are being established in Bengaluru. In Hospet, the trend is catching up slowly. This certainly has some degree of influence on the earnings of the respondents, as can be seen in the succeeding part.

Let us have a bird's view on what led to the growth of private retailers. It is said that liberalization agenda is largely inspired by the assumption that India's past failures are due to the insufficient development of market incentives (Dreze and Sen, 1993:21). The New Economic policies are implemented since 1990s in India. It has opened up the Indian market to the world markets. Private firms are gaining strong foothold. It has also been encouraging the foreign direct investments in India. As a result, even the retailing business also has attracted many foreign commercial giants like Wal-Mart and Tesco, to look into the possibilities of tapping the Indian retail sector, which is now worth about \$250bn (£140bn) (Poston, Website: <http://retailsectorinindia.blogspot.com/> accessed on 16-11-10). Retail industry in India is supported by the argument that it helps create employment opportunities in the country. And a CRISIL Research study concludes that allowing foreign direct investments (FDI) in multi-brand retail has the potential to reduce the prices of perishable food produce such as fruits and vegetables in India over the long term as they have have access to specialised coldstorage facilities and refrigerated trucks <http://www.commodityonline.com/news/FDI-in-retail-can-bring-down-fruit-vegetable-prices-30622-3-1.html> (16-11-10).

There has been a marked contrast in the Indian market. Over 95% of the market is made up of small, uncomputerised family-run stores. Though many politicians feel that they have a duty to protect the livelihoods of the small shopkeepers they represent, the government realise that foreign investment is badly needed to provide the infrastructure - the warehousing, distribution and processing operations - that are needed to upgrade India's chaotic retail industry. Thus they can avoid an estimated 50% of the country's fruit and vegetables which rot by the roadside before they reach market. (Poston, <http://retailsectorinindia.blogspot.com/> accessed on 16-11-10). As the procurement of the products are easier and cheaper in the private retailing, the quality and prices at these retail stores are believed to benefit the customers.

The competition from the commercial retail house post economic reform has its own implications on the traditional retail traders. The government's decision to allow FDIs in Indian market even in the retail sector has set up new debates about the fate of traditional retailers. Commercial retailing in India is still in a nascent stage. Compared to foreign companies, many Indian business houses have opened their retail business in Indian cities. Many attempts have also been made to explore the rural markets also. In this context, an attempt to identify the impact of these retail businesses on our respondents was made.

Table No. 5.27

Existence of Competition from the commercial retailer

Sl.No.	Competition	Hospet	Bengaluru	Total	Percentage
1.	Yes	15 (25)	34 (56.7)	49	40.8
2.	No	38 (63.3)	26 (43.3)	64	53.3
3.	Cant say/ don't know	7 (11.7)		7	5.8
	Total	60 (100)	60 (100)	120	100

The private business houses started their venture in retail trade after the new economic reforms. The traditional retailers have hitherto have had a good business in the vegetable retailing. Nowadays, business firms like Pantaloons, Reliance, Namdhari, etc., have entered even the vegetable segment.

In Hospet, so far only one commercial retail, More has come up. Though its impact is not visible immediately, 25 per cent of the respondents told that it has affected their business, though in a small way. But 63 per cent have told that it has not affected them and 12 per cent of respondents have not experienced any kind of change.

In Bengaluru, the areas under study had a strong presence of commercial retail centres. In Gandhi Bazaar alone, Reliance Fresh, Food World, More and Greens and Grains, all four centres are opened. Gandhi Bazaar market is in a strategic position. It is a place where vegetables, fruits and flower market is situated. Along with the traditional retailing the modern regulated commercial retailing also has started. Even in Vijayanagar and Malleshwaram Food World and Big Bazaar are closely situated to the vegetables market. In Rajajinagar, as the vegetable market is near ESI hospital, and the residential area being not very close, Food World is bit far from the vegetable market. Bengaluru having metropolitan culture is accustomed to the modern way of shopping. Hence 57 per cent of the respondents told that they have been affected by the commercial retailers. But there are some respondents, i.e., 43 per cent who told that it has not affected their business at all.

Table No. 5.28

Experience of competition

Sl.No.	Experience of competition	Hospet	Bengaluru	Total	Percentage
1.	Yes	23 (38.3)	29 (48.3)	52	43.3
2.	No	14 (23.3)	21 (35)	35	29.2
3.	Cant say/ don't know	23 (38.3)	10 (16.7)	33	27.5
	Total	60 (100)	60 (100)	120	100

The respondents who told they had not faced any competition from the commercial retailers were told about the other respondents' experiences who had faced the competition. Knowing fully well about the consequences of the commercial retailing, in

Hospet, 38 per cent said that they can face the competition from them. 23 per cent respondents said it is impossible to face the competition. But 7 per cent were doubtful about the competition.

In Bengaluru, 48 per cent were confident of facing the commercial retailers, 35 per cent were reluctant, and 17 per cent were doubtful.

Those who said they can face the competition, said to do it by getting fresh vegetables every day, because the customers are attracted by and prefer fresh vegetables. The vegetables in those commercial centres are preserved in the refrigerator, which loses its freshness very soon, or immediately once it is kept out of refrigerator. They say that their regular customers have come back to them because of this reason. Some said that only a segment of the society goes have access to those markets. But people from all walks of life visit the traditional markets. Hence there is more leverage for them to face the competition.

Some respondents were confident of rescuing their trade by resorting to strikes. Few respondents would close down their business if there was severe competition. But when asked about the possible solution to the competition, the following responses, given in the table were received.

Table No. 5.29

Solution for competition

Sl.No.	Solution for competition	Hospet	Bengaluru	Total	Percentage
1.	Stop this activity	-	10 (16.7)	10	8.3
2.	Compete by selling fresh vegetable	5 (8.3)	21 (35)	26	21.7
3.	Cant say/don't know	55 (91.7)	29 (48.3)	84	70
4.	Look out for alternative place	19 (31.7)	-	19	15.8
Total		60 (100)	60 (100)	120	100

Very few answered this question. Nearly 70 per cent either did not know or were confident of facing the competition. 8 per cent in Hospet and 35 per cent in Bengaluru told that getting only fresh vegetables is the only way out to compete with commercial retail houses. In Bengaluru, 17 per cent respondents told that they will have to quit this activity if the competition becomes stiff and 32 per cent in Hospet would look out for a different place to vend.

The respondents in Gandhi Bazaar have tried in their own way to stop such commercial ventures. The respondents narrate an incident where they opposed the first commercial retail vegetable shop that was started just opposite their place in their area for the first time. The Greens and Grains when it had started its operation in Gandhi Bazaar, had resorted to price reduction of vegetables in their shop. As a result many

customers started going to Greens and Grains instead of the traditional market. Gandhi Bazaar area being an old residential and shopping area, only middleclass and upper middleclass families form the majority of the customers. Hence it was not difficult for them to go to Greens and Grains, according to a respondent. During that time, the vendors in the market had to incur heavy loss. Cabbage irrespective of size and weight was sold at Re 1 per one cabbage. This irked the vendors of the market when they had to sell it at more than Rs 10. They all gathered one morning and attacked the shop created a mess in the shop, threw away the weighing machines, etc. There was a case filed against the vendors and the case is still going on.

A hawker respondent told that earlier she would go to the areas near where More is set up now. After this, the residents of that area almost reduced buying from her. Hence she has started going to the new areas. But there are already regular hawkers there in those areas which made initial days difficult for the respondent.

Part 7

5.7 Development Activities and vegetable vending

Informal markets are usually found in the busiest areas. Again these are the areas which are prone to development activities like widening of roads, building of pavements, construction of new buildings, etc. An effort was made to find out if our respondents have any such experiences.

In fact the existing markets under study have faced problems due to the development activities. They have been dislocated at least once. In Hospet, 35 per cent respondents have been affected. 7 per cent respondents, mainly pavement vendors from expansion of the road, 8 per cent from the pavement repair activities, and 12 per cent for construction of public buildings.

In Bengaluru, majority of 82 per cent have been affected by the development activities, by way of expansion of roads (22 per cent), pavement repair (58 per cent) and for providing more space for the traffic and to accommodate for the parking of vehicles of a restaurant.

Table No. 5.30
Development activities that have affected respondents

Sl.No.	Development work	Hospet	Bengaluru	Total	Percentage
1.	Expanding road	4 (6.7)	13 (21.7)	17	14.2
2.	Pavement repair	5 (8.3)	35 (58.3)	40	33.3
3.	For constructing public buildings	12 (20)		12	10
4.	For providing for parking place, to ease traffic movement		12 (20)	12	10
5.	Not relevant	39 (65)		39	32.5
	Total	60 (100)	60 (100)	120	100

In Hospet, the vegetable market was earlier situated at the heart of the city. The wholesale business also was conducted in the same premises earlier. The vendors including the parents of our respondents would buy from the wholesaler in the morning at the spot. There were no hassles of transportation then. As the wholesale market would get over in the morning hours itself, the vendors would then sell the vegetable. There was no scope for the wholesalers to sell in less quantity to the households. Thus there was lot of profit to the vendors. But, after some years, there was a proposal of building a public library in that place. As a result, the wholesale market was shifted to the APMC yard which is two to three kilometers away from the present market. The vendors opposed this decision. They refused to quit the place. But it was of no use. Instead of that place the vendors were shifted to the present market. The vendors now feel that by shifting wholesale market and allowing small quantity of vegetables at the APMC yard to be sold to people, their chances of earning profit is curbed. This has also reduced the number of customers in the market.

In Bengaluru, the vegetable market was earlier situated on the road opposite a restaurant. It was not a constructed building. The vendors basically undertook their activities on the side of the road. They were vacated from that place few years back to provide parking facility to the visitors of the hotel. The corporation has constructed a market near bus depot as an alternative. These vendors have market and stalls in their name. But they have not occupied that place. They say the place is away from the residential area and there is no scope for business there. The place is also very small and small to sit as well as display their vegetables. They now vend on the road opposite to the previous market place with make shift platform and tarpaulin cover.

In Rajajinagar, the vendors now are near the ESI hospital in the shops built by the corporation. They were earlier selling vegetables etc near Ram Mandir. In order to make way for the fast moving traffic, the vendors are shifted here. The vendors say that the business is not how it used to be earlier as they have moved away from the residential areas.

In Malleshwaram, the vegetable and fruit market was shifted to the present market on 15th Cross, in order to build a post office. Though the new market is comfortable, not many vendors have shifted there. They say that as it is away from the main market region, the number of customers is less there. They have now occupied a narrow corridor joining two roads. They say that people passing by that place, in the evening after office hours or women who come to shop in the morning hours are sure to buy vegetables.

Part 8

5.8 Association:

During all these incidents vendors have opposed in their way. But when asked them whom they approach when any problems occur in the market place to them, the respondents gave the following replies.

Table No. 5.31**Settlement of matters**

Sl.No.	Settlement of matters	Hospet	Bengaluru	Total	Percentage
1.	Police	-	-		
2.	Association	21 (35)	22 (36.7)	43	35.8
3.	Co-vendors	29 (48.3)	24 (40)	53	44.2
4.	Friends	2 (3.3)	4 (6.7)	6	5
5.	No answer/none	8 (13.3)	10 (16.7)	18	15
	Total	60 (100)	60 (100)	120	100

In Hospet, 35 per cent and 37 per cent in Bengaluru would approach the organization in the market, 48 per cent in Hospet and 40 per cent in Bengaluru would approach the co-vendors and 3 per cent of Hospet respondents and 7 per cent in Bengaluru would seek friends' help. But 13 per cent in Hospet and 17 per cent in Bengaluru did not respond to this question.

None of the respondents told that they would seek help from the police. They were also asked if they have faced any problem from police. In Hospet all the respondents told that they have not faced any problem from the police. In Bengaluru, only one respondent complained of police who does not let her stand in a place to vend. Another respondent told that she had problem from the police earlier.

One of the important characteristics of the informal economy is its unorganized structure and lack of organization among the workers. The markets considered for the study have been in existence from many years. More than one generation of vendors have been carrying on their activity here.

Of the markets taken for study in Bengaluru, Gandhi Bazaar market is the oldest and the most popular one. But it is interesting to note that there has been no organization or a group of any sort for the vegetable vendors here. The vegetable vendors are not interested in forming an association or a group. They say that no one is willing to set apart some time for the meeting and the procedures of the organization. In Vijayanagar, there exists an organization which is mainly responsible to collecting the monthly rent and paying it to the corporation. It is the same condition for Rajajinagar market also. But in both the markets, security personnel have been appointed to guard the shops in the night, who is paid from the association / sangha. The market near the telephone exchange does not have organization and the one on 15th cross is the only market, according to the observation which has an active and thriving association.

According to the President of this market, the vendors had earlier put up stalls on the pavements. Even during that period they had a full fledged organization with a President, Secretary, etc. Later on they were given the place, which they have occupied at present. The place was not developed as it is now. In fact there were attempts to shift them to other place and construct a complex there. But the organization, wrote a letter to Central Government when Indira Gandhi was the Prime Minister of India and cancelled

the order. In fact, whenever there has been a threat to the market, which consists of vegetables and fruits market, along with other items like plastics, *grandige*, plantain leaves, flowers, etc, have through their organization fought successfully. They have got constructed a full fledged market with many shops, along with water, and toilet facilities. During the field work, the respondent said that the rent had been increased by the corporation authorities. And the vendors were through their organization were opposing that. The organization has also built a temple in the premise of the market and has appointed a priest and launched its web site also. The organization had a proposal of using up the bio waste of plantain leaves, convert it to organic manure and sell it. They have been inviting even the vendors who are near telephone exchange. But they are refusing to shift.

In Hospet, there is an organization in the daily market. It is said to represent the vendors in the court case which is going on. At present, as there is a threat of shifting the market, the organization has again assumed importance. However, due to this threat, not much information regarding this organization was given to the researcher.

Thus only 35 per cent of our respondents (42 per cent in Hospet and 28 per cent in Bengaluru) had an organization or were aware of the organization. In many cases, where husbands also looked after the trade, women did not bother about such things of public interest and hence did not know anything about the sanghas. And even many of them did not know if it was registered or not. Only 18 per cent in Hospet and 8 per cent in Bengaluru told theirs was a registered organization. But only 35 per cent in Hospet and 28 per cent in Bengaluru told to have been benefited by their organization.

We can find that there is absence of membership based association / organization like SEWA in Gujrat. Even the NASVI (National Alliance of Street Vendors in India) does not seem to have considered the vendors of Karnataka. The researcher tried to get in touch with the NASVI branch of Karnataka, NASVIK. But there was no response to the telephone calls as well as the emails from them. An attempt to know about if from the vendors was made. But none of the vendors' were aware of this association.

One of the main distinguishing features of informal economy is the workers who are unorganised and unstructured. They are not unionised and are not included under prevalent labour laws. But in India, NCEUS report (2008), National Street Vendors policy have gained recognition, but through the fieldwork, it could be inferred that nothing seems to be implemented so far, at least in Karnataka.

With respect to the organisation of the productive process, the self-employed represent, according to the modern sector model, an extreme example of the lack of structure of the informal sector, since one person only has the role of worker, employer and owner simultaneously.

Nunez, has made an observation which goes like "The self-employed also illustrate the difficulty for those involved in the informal sector to unionise their labour. It is commonly

believed that when they do attempt to organise themselves, personal interests are always placed first and that is seeking of individual isolated solutions generally weakens their endeavours. Informal workers are not deemed to have a group conscience or a kind of guild identity. Such beliefs are refuted in practice by the existence of many cases in which the self-employed have overcome the barriers of self-interest” (1993:WS-68). Our study confirms that this observation is true in our case also. Many respondents feel that they do not have time for the association’s meetings if they become its members.

The respondents are not interested in starting an organization of their own. They were asked if they knew about Self Help Groups, Mahila Mandals or Stree shakti. 54 per cent of our total respondents were aware of these groups. In Hospet more number of respondents, i.e., 78 per cent told that they knew it and out of which 52 per cent of respondents were either been a member of it in the past or were members when the field work took place. They said they do not participate in the meetings and do not know how it works etc. as they do not have time for it. One respondent told that she had earlier taken a loan of Rs 10,000 and had repaid. But that group ceases to exist now.

Table No. 5.31
Awareness about women groups

Sl.No.	Awareness on women groups	Hospet	Bengaluru	Total	Percentage
1.	Yes	47 (78.3)	18 (30)	65	54.2
2.	No	13 (21.7)	42 (70)	55	45.8
	Total	60 (100)	60 (100)	120	100

In Bengaluru, though 30 per cent of the respondents are aware of these women groups, except one respondent, none of them are members of any group, as they are not interested in it. Moreover they replied that such groups are present only in rural areas and they are not in need of such groups. The respondent who said is a member was a migrant. She said that she is a member of a Mahila Mandal at her native.

Part 9

5.9 Wholesale market

The vegetables are bought from the wholesale market by the retail traders. Direct selling of vegetables from farmers to the retailers is very rare. This is confirmed in our study. Respondents were asked from where they buy the vegetables.

All the respondents in Bengaluru buy vegetables from wholesale traders in Kalasipalyam vegetable market. But in Hospet we find little variations. Nearly 95 per cent of them buy only from the wholesale traders in APMC yard. Respondents selling green leafy vegetables buy from farmers who come to the early morning. Nearly 17 per cent of the respondents say that they buy from the retailers. This can be explained further. Some respondents who fail to go to the wholesale market in the morning hours

buy from the traders who have bought vegetable from wholesalers. And in the market sometimes, the leafy vegetables are bought by a retailer in bulk and who in turn sells it with a profit to others. Sometimes, our respondents buy from them. Hence there was more than one reply for the above question.

In the due course, our respondents found some differences between the farmers and the wholesale traders, based on their experience. In Hospet, those trading with farmers said that prices of vegetables are low with farmers compared to the wholesale traders. But one disadvantage is that they do not have loan facilities.

In a wholesale market there will be a commission agent who sells the vegetables on behalf of a wholesale trader. He sells vegetables to other people and thereby gain profit by collecting his commission amount. But this commission seems to vary in the APMC market in Hospet and in Bengaluru wholesale market among the respondents. It varied from Rs. 5 for Rs. 100 to Rs. 6 per Rs. 100 in Hospet. In Bengaluru, it varied from Rs. 3 to Rs. 6. But there are 42 per cent respondents in Hospet and 7 per cent in Bengaluru who are not aware of the rate of commission. But none of them complained of any trouble from the commission agents.

Thus vendors buy vegetables mainly from the wholesale markets. In Hospet it is the APMC and in Bengaluru, they buy from the Kalasipalyam vegetable market. It is seen that vendors who buy directly from the growers or the farmers is very limited. As such, the respondents were assumed to go the market on their own to buy vegetables. But it proved wrong as all respondents did not visit the market. The following table gives information about the number of respondents going to the market.

Table No. 5.32

Buying from the wholesale market

Sl.No.	Buying in wholesale market	Hospet	Bengaluru	Total	Percentage
1.	Respondent	43 (71.7)	36 (60)	79	65.8
2.	Other family members	17 (28.3)	18 (30)	35	29.2
3.	Very Rare		6 (10)	6	5
	Total	60 (100)	60 (100)	120	100

In Hospet majority of the respondents go to the wholesale market. But in Bengaluru only 60 per cent go to the wholesale market. And 10 per cent rarely goes to the market. The respondents go to the market to buy vegetables only when the member of the family who goes to the wholesale market is unable to go due to unavoidable circumstances.

In Hospet, 17 per cent said that instead of them either their husband or son went to the market. This is found mainly in the daily market. The respondents dealing with lemon said that it arrives twice a week to the daily market itself and hence no need to go

to APMC yard. Only 5 per cent said that any one from the family either brother, or sister, or maternal uncle who also are in the same trade will get them vegetables along with theirs. All the street hawkers go on their own to the APMC market.

In Bengaluru, 30 per cent respondents' husband or son went to the wholesale market. Other family members comprised of 10 per cent in Bengaluru.

The reasons given for not going to the wholesale market on their own are many.

The timings of the wholesale market is different in different regions depending on the arrival of the fresh vegetables to the market. This acts as a barrier to the respondents to go to the market on their own and hence many times they do not know the transactions in the wholesale market. In Hospet, vegetables arrive only once in a day in the morning, as early as 3 AM to the APMC yard. They are available fresh only in the morning hours. Therefore vegetables will be available only if one goes early in the morning. A respondent's husband in Kamalapur is sometimes said to go to the APMC yard on the previous night itself. Once the day advances, it is said that the freshness of the vegetables is lost and also, only the leftovers are available. Therefore, one has to go at least within 6 AM to the market. During the fieldwork it was found out that 11 per cent of the respondents in Hospet do not go to wholesale market for this reason. Apart from this the other 12 per cent told that the household chores make it impossible for them to go to the market.

In Bengaluru, timings of the market is not a constraint. Vegetables arrive at the market mainly thrice a day and are available round the clock. The respondents who do not go to market gave reasons of household chores and few said they were unacquainted with the transactions in the market. As the timings of the market is flexible, 58 per cent bought vegetables in the morning, 32 per cent in the afternoon and 12 per cent in the evening depending on the quantity of vegetable remaining with them. Push carter who roams about on the streets always went to the wholesale market in the morning hours around 6 AM.

The decision to buy the vegetable also is determined by many factors. In Hospet, for 47 per cent of the respondents, price was main determinant in deciding which vegetable to buy. On the other hand for 57 per cent it was the demand from the customers that determined the type of vegetable to buy. Along with the price the quality, and vegetables demanded by the customers if it is available at reasonable price is also important. It can be seen that 12 per cent in Hospet and 8 per cent in Bengaluru just got the vegetable irrespective of demand and price. These were, in Bengaluru, mainly the ones who went to the market rarely in the absence of other family members, and traded only with limited wholesalers.

Table No. 5.33**Determinants of buying vegetables**

Sl.No.	Determinants*	Hospet	Bengaluru	Total	Percentage
1.	Price	4 (6.7)	-	4	3.3
2.	Demand	34 (56.7)	19 (31.7)	53	44.2
3.	Do not have other choice	7 (11.7)	5 (8.3)	12	10
4.	Price and grade (quality)	10 (16.7)	-	10	8.3
5.	Price and Demand	5 (8.3)	41 (68.3)	46	38.3

* More than one variable

Credit in the wholesale market:

Price of vegetables is important while buying vegetables from the wholesale market. It is determined by the climate, demand and supply, transportation charges etc. It is seen earlier, in this chapter, that the profit of the vendors, invariably depends on the price of vegetables. With the vegetable prices always soaring high, the vendors do not have enough money to buy vegetables, on all the times by paying cash immediately. This has given rise to the credit system even in the wholesale market. But the credit in this market is not necessarily in terms of hard cash. And not all respondents avail loans from the wholesale market. The responses of the respondents are given below.

Table No. 5.34**Credit available at wholesale market**

Sl. No.	Credit availability	Hospet	Bengaluru	Total	Percentage
1.	Cost of vegetables bought	57 (95)	45 (75)	102	85
2.	Have not availed credit	2 (3.3)	-	2	1.7
3.	No answer/ Don't know	1 (1.7)	15 (25)	16	13.3
4.	Total	60 (100)	60 (100)	120	100

In Hospet, 95 per cent of the respondents said that the loan was given in the form of vegetables itself. The amount of the vegetables was collected later. But 3 per cent of the respondents said that they had not availed any loan and one per cent had not availed loan and did not know about the availability of loan in the market.

In Bengaluru, nearly 75 per cent of the respondents had availed loan from the wholesale market. But 25 per cent they did not know about it. These were the respondents who had not availed loan or who do not go to market to buy vegetables.

Most of the vendors got credit from the wholesale traders. That was mainly in the form of vegetables itself. This transaction ranged from few hundreds of rupees to several thousands of rupees. Therefore, the respondents were asked if surety was necessary in wholesale market. In Hospet, all of them said, it was necessary to have

surety to get loan from the wholesale traders. But it was not necessarily physical collateral. In Bengaluru, only 42 per cent shared this opinion. The other 52 per cent said it was necessary and 6 per cent said they do not know about it as they did not take loan from them. One of the respondents said that she was afraid of loan either in bank or from wholesalers. Some hawkers said that they avoided taking credit from wholesale market as they had witnessed the wholesalers troubling others who had failed to repay.

Respondents who said surety was required even at the wholesale market to get vegetable in terms of loan, said, acquaintance, trust, the trade itself, the shop or the space of selling, and reference or introduction by a trustworthy co-workers acted as sureties. Apart from these, even the prompt repayment also was significant. No new entrant was given credit independently without any one the above said sureties at the wholesale market.

However, majority of Hospet respondents i.e., 83 per cent said that they got loan mainly by acquaintance. As many of them had family members doing this activity from past many years, there was friendship developed between the wholesalers and respondents. Even 31 per cent of respondents in Bengaluru agreed on this. In Bengaluru, the friendship was so evident when the wholesaler called up a respondent on her mobile phone and said that he had loaded vegetables she had demanded, in an autorickshaw and had sent it to her place. As this respondent was looking out for the particular vegetable, he had transported it as soon as that vegetable came to the market. And the payment was to be made later.

Table No. 5.35
Basis of giving loan in wholesale market

Sl. No.	Basis of giving loan in wholesale market *	Hospet	Bengaluru	Total	Percentage
1.	Acquaintance, Trust	50 (83.3)	19 (31.2)	69	57.5
2.	Vending activity	7 (11.7)	21 (35)	28	23.3
3.	Referred by Co-workers	10 (16.7)	20 (33.3)	30	25

** More than one variable*

Most of the respondents who required co-vendors' introduction were either pavement vendors or hawkers. These co-workers had to be in the vending activity from many years, should be prompt in repayment and thus have good reputation with the wholesalers. As pavement vendors or hawkers do not have a regular place for their activity, the wholesalers feel that tracing them in case of failure of loan repayment will be difficult. A wholesaler in Hospet told that once the hawkers or pavement vendors are regular in repaying, they will give any amount of loan to them and that can be repaid as and when it is convenient for them. But the respondents say that they usually do not delay the payment as the wholesalers are also doing business like them and even they have to make a payment for someone else.

The loan thus taken could be repaid on daily basis or on weekly basis. Those who paid on weekly basis usually were in good terms with the wholesalers and were knew each other from many years since the time of their parents. In Bengaluru none of them paid on weekly basis. Every one paid back on their next visit the next day. In Hospet, 28 per cent paid on weekly basis. A respondent in Hospet, showed an account of all the transactions with the wholesale traders. And in fact the amount to be paid was more than Rs. 60,000. She said that it would be paid as and when it is possible for them to pay.

It does not mean that the wholesalers will be quite without demanding for the amount. They do resort to various tactics to get back their amount. In many cases, though the respondents have not directly experienced this, but know how it works. In fact, many said that due to these methods they do not wish to take loan in the wholesale market. The following are the various ways that the wholesalers follow to collect their money back.

Table No. 5.36
Problems of Delayed Payment

Sl.No.	Problems	Hospet	Bengaluru	Total	Percentage
1.	Insist on buying at a higher prices	11 (18.3)	-	11	9.2
2.	Wont sell vegeta- bles till the repayment	11 (18.3)	6 (10)	17	14.2
3.	Will cooperate	7 (11.7)	24 (40)	31	25.8
4.	Wont lend next time	3 (5)	-	3	2.5
5.	Verbal abuse	7 (11.7)	3 (5)	10	8.3
6.	Frequent visits to workplace	3 (5)	5 (8.3)	8	6.7
7.	Have not taken loan	7 (11.7)	13 (21.7)	20	
8.	Have not faced such a problem yet	11 (18.3)	9 (15)	20	16.7
	Total	60 (100)	60 (100)	120	100

In Hospet, the wholesale dealers, according to the respondents insist on buying vegetables at a higher rate in case they do not pay the loan amount on time. Sometimes they do not sell vegetables to the retailers who have an old loan to repay. But only 12 per cent told that the wholesale traders would agree if the respondents pleaded to pay later. Some respondents replied that if they fail to repay, then the wholesalers do not lend the vegetables during their next visit and few have also experienced verbal abuses from them. The other 12 per cent said that knowing all the complications of not paying loan on time they do not want to take its risk and hence do not take loan at all from the wholesalers. But there are 18 per cent who said have not faced any problem at all.

In Bengaluru, though they do not insist on buying vegetables at a higher rate, the wholesalers do not sell vegetables to them till the loan is repaid according to 10 per cent respondents. Here 40 per cent, which is more compared to Hospet told that the wholesalers would co operate and let them allow to pay when they are able to. Verbal abuse is reported by 5 per cent and 8 per cent as frequent visits by wholesaler's men to their vending place. Whereas 22 per cent have not taken any loan from the wholesale market or they do not know as they do not buy vegetables from the wholesale market on their own. Some said that they are afraid of taking loans and some said that knowing well the consequences and treatment by the wholesale trader they are afraid of the loans in this market. The wholesale traders spread a word in the market about the retail traders who fail to pay on time and the other wholesale traders hesitate to trade with such vendors.

The respondents keep on taking loan, repay it and take a new loan simultaneously. It can be recalled that, in the previous chapter, when we looked at the reasons for saving among our respondents, one was for the repayment of loan. This consists of loan at wholesale market as well. The respondents maintain a record for this. A respondent in Hospet showed a book, where an account of the wholesale traders and the amount of vegetable brought from them, the amount repaid so far – all these details were maintained. This was maintained by her brother as she was not formally educated.

The wholesale trader, who the researcher interacted with told that they are quite cooperative and allowed the respondents to repay the loan at their convenience. But this proved to be partially true. As some respondents dreaded loan even from wholesalers, the respondents were anyhow asked, what would happen if they failed to repay the loan on time to the wholesalers or what are the ways the wholesalers resorted to in case of delayed repayment.

An agent of a wholesaler in Hospet seemed to know many of his customers. He said that the long time interaction with them has given a chance to know them and their conditions better. In fact, he sympathized with the street hawkers who were his customers. He showed the daily transaction maintained by him including the credit given to retail vegetable vendors. Everything was noted down in codes. He said that the transactions will be more than one lakh rupees everyday. According to him the credit thus given it self runs into thousands in a day. He said that they do not go to the vending place to collect the money. The vendors will repay during their next visit to the market. If they have more amount in pending then they will not be given vegetables till they repay the amount. But there are instances where the wholesalers and the agents are sure about the credit worthiness of their customer and they will wait till they return the money. He said that the place of vending, introduction through regular retailers who are prompt in paying back the credit are enough to avail loan in the wholesale market. This shows the importance of trust, acquaintance, and the credit worthiness of the retail vendors in wholesale market.

However the respondents gave the following replies, when asked the method through which the wholesale traders collect loan from them.

Table No. 5.37
Moneylenders’ and Wholesalers’ Method of recollecting the loan from Respondents

Sl. No.	Method of recollecting the loan	Hospet	Bengaluru	Total	Percentage
1.	Will cooperate	28(46.7)	25 (41.7)	53	44.2
2.	Frequent visits to work place	2(3.3)	10 (16.7)	12	10
3.	Will scold	-	6 (10)	6	5
4.	Increase interest rate for the unreturned balance	3 (5)	5 (8.3)	8	6.7
5.	No answer	7 (11.7)	5 (8.3)	12	10
6.	Don’t know	10 (16.7)	9 (15)	19	15.8
7.	Not relevant	10 (16.7)	-	10	8.3
Total		60 (100)	60 (100)	120	100

Many of them indeed told that the wholesalers would cooperate. A respondent in Hospet who showed the researcher the account book, had documented that the amount yet to be repaid to the extent of 60000 Rs. But, it was realized that such advantage was enjoyed only by few (43 per cent) respondents.

During the field work in Hospet, it was observed that a wholesaler, was frequently visiting a respondent’s vending place in the market and the respondent was trying to postpone the payment, as she had not made profit for the day. It was also seen that after sometime, the wholesaler stood at her place, making her feel embarrassed.

But in most cases, verbal abuse and interest on the unreturned balance amount was found only in the case of hawkers and pavement vendors. This indicates their vulnerability in the market.

Part 10

5.10 Satisfaction in the activity

This activity is important for the women vendors for many reasons, like source of livelihood, freedom and so on. The respondents told that not many women quit this activity, once they start it. But there are certain exceptions to this. There are some instances in Bengaluru and Hospet. In Hospet as the condition of her household got improved a woman had quit vending. In Bengaluru, a woman suffering from elephantiasis was given a compensation of Rs 1lakh from the shop in front of which she was vending on the pavement. The shop people had plans of further expanding the shop as well as

business. They felt that a vendor at the entrance of their shop would block the customers' vehicle. Therefore they gave compensation to that woman. As she was also not well she accepted it and is now staying at home. In Vijayanagar and Rajajinagar markets, since the shifting of market, some women vendors are not to be seen. The respondent do not know about there whereabouts.

The respondents were asked if they would vend vegetable if they were literate. In Hospet 65 per cent and 38 per cent in Bengaluru, clearly said they would certainly not do this job. But instead they preferred government jobs, or work as teachers, or some office work. They said that this is a back breaking work and they preferred some indoor work.

Table No. 5.38

Preference of vending if educated

Sl.No.	Prefer vending if educated	Hospet	Bengaluru	Total	Percentage
1.	Yes	-	-		
2.	No	39 (65)	23 (38.3)	62	51.7
3.	Don't know	21 (35)	37 (61.7)	58	48.3
	Total	60 (100)	60 (100)	120	100

The respondents were not happy with their educational levels. When asked if they are interested now in getting educated, through evening classes, only 22 per cent in Hospet expressed interest in it. Majority of them (46 per cent) replied that they are not interested. Other 30 per cent said it was too late now and they cannot make use of it. Whereas 38 per cent told that they won't have time and the remaining 13 per cent said that they will be too tired by the end of the day. Those who said interested said they feel the necessity of education for getting knowledge about the society around them, to improve their lives and also to improve their vending activity.

Table No. 5.39

Interest in education

Sl.No.	Interest in education	Hospet	Bengaluru	Total	Percentage
1.	Yes	13 (21.7)		13	10.8
2.	No	47 (78.3)	60 (100)	107	89.2
	Total	60 (100)	60 (100)	120	100

Indian society is mainly patriarchal in nature. Women working outdoors are seen with contempt. In this respect the respondents were asked if they had to face any opposition from the family. But 85 per cent in Hospet and 97 per cent in Bengaluru said they were encouraged by the family members. Whereas 7 per cent in Hospet and 3 per cent in Bengaluru had to face resistance from the family members, and 8 per cent in Hospet were neutral to the decision of respondents to start this activity. Even the men in the market or the workplace did not discourage them.

The market vendors and the pavement vendors’ parents were also in this same activity. Hence when they decided to start this activity for the sake of household maintenance, they did not face severe opposition. Even in the market place, since all the vendors of the market were known to each other, this also acted as a secured environment for the respondents. In case of hawkers, the household conditions compelled them to take up this activity. Hence they were not discouraged by the family members. It was known during the field work that one respondent was earlier working as agricultural labor. As it was very strenuous, she took up this activity. So, in a way for some of the respondents especially for the hawkers this shift in occupation can be considered as a positive move.

The respondents were asked if they were satisfied with the activity they are doing. All the respondents, except pavement vendors – 5 per cent in Hospet and 8 per cent in Bengaluru, who said they had not got a place within the market, said they were not happy with the work they are doing. Other 93 per cent of the respondents responded in affirmative. They said it has given them a way to earn some money, enough freedom and self respect in life. We can quote Nunez “Changes in women’s lives gives them the sense of independence and autonomy that comes largely from generating an income and having power of decision over money. Once women can generate their own income it becomes such a conquest for them it will be hard for them to give it up” (1993:WS-78). Even Wallace and March have identified the importance of women’s earnings. They opine “If women can sell their labour or their products and get a cash income of their own, this lessens their economic dependence upon men, increases their economic value, and may increase their bargaining power within the household. Access to an income of their own tends to be highly valued by women, not only for what it buys, but also for the greater dignity it brings” (1991:42).

Table No. 5.40
Satisfaction in the activity

Sl.No.	Satisfaction	Hospet	Bengaluru	Total	Percentage
1.	Yes	57 (95)	55 (91.7)	112	93.3
2.	No	3 (5)	5 (8.3)	8	6.7
	Total	60 (100)	60 (100)	120	100

Concluding remarks:

In the present chapter, the main topics focused were the transactions in both the wholesale and the selling or the retail market. It was seen that obtaining credit from the organised institutions is not easy for the respondents. Hence they depend on the informal sources of credit at exorbitant rates of interest. The credit in wholesale market is also given, but in the form of vegetables itself. In both the contexts the social network plays an important role. It is seen that more than formal documents or collateral, it is the mutual trust, acquaintance and the promptness in the repayment that guides the credit system in the informal economy. We also saw how volatile their profit is. Hence this

causes shortage of money with the respondents who has no other way and depend on the local money lenders.

There is competition from the modern commercial retailers, who have entered the trade. But many of the respondents are confident of facing the problem as they feel they are in a better position as they get fresh vegetables from the wholesale market everyday. The respondents face variations in their earnings due to fluctuations in market price of vegetables following the regular inflow of vegetables to the wholesale market. This is prominent in Bengaluru than Hospet. Apart from this the bargaining and climate also affects the earnings of the respondents in both the regions.

Our respondents are mainly not organised or not interested in forming or being active participant of the organization. They feel that it is a waste of time and can earn something in that time. But this has proved a disadvantage to them because, when their activity was hit due to developmental activities in the region, they were not able to raise their voice effectively. It is seen how Malleshwaram market in Bengaluru with strong organization could overcome many hurdles on its way and is progressing. Even the policies have not been implemented in the favour of vendors.

We can conclude with Prasad' words (1977:22), "There is no distinction between the independent retailer (vendor) and his business. A retailer does not have a different identity from his business. For his day to day family expenditure he has to depend on the daily sales transactions. Some days, months and quarters are lean for him and he has to bank upon the peak days, months and quarter for his family living. Sometimes his family expenditure increases so much so that he falls on his working capital for his maintenance. All these eventualities demand proper management of capital by independent retailers".

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Chapter – 6

Conclusion

Conclusion

Concluding Remarks:

The thesis began with the intention of examining the challenges and conditions of the women vendors in the vegetable market. The first chapter has given a broad outline of the framework for the study. The capability approach which defines development as enhancing the freedom people have has been explained. This chapter raises several questions on the basis of literature review and gives the objectives of the study. The regions in which study has been conducted are Hospet and Bengaluru. The women vegetable vendors are selected under random sampling method and case studies as well as quantitative details are sought with the help of structured questionnaire, focused group discussions.

The second chapter briefs about the characteristics of the regions under study. It gives a picture of these regions in term of resources, economy and human development index of these places. It is found that Bengaluru in South Karnataka Region is more developed than Hospet of North Karnataka Region. And even in terms of human development, Bengaluru is better placed than Hospet.

The third chapter deals with the existing debates about women and work and the attempts from many years to identify her as a part of development process. In spite of these efforts by various schools of thought as well as feminist theories, women are still not given prominent provisions in the policies. This is obvious in the five year plans in India, where they are considered as the recipients of the welfare programmes. It is observed that women in India are found concentrated in large number in the informal economy, and especially as self-employed. Hence this section also considers the debates on the informal economy. It tries to understand the meaning, features, and various arguments about this economy. This proved that the definition of informal economy is undergoing constant change and the economy is growing in new guises and in new places and continues to grow. This chapter also focuses on the women in informal

economy in the broad perspective. It understands the importance of informal economy in the wake of neoliberal policies.

The fourth chapter, on the basis of primary data has made an attempt to look into the social and economic factors of the respondents. The age, caste, education, health, property entitlement, earning of the respondents, income of the family – with and without the respondents' earnings is considered to know the importance of the respondents' earnings in their family. While considering the marital status of respondents, it is seen that there are many female-headed households. The chapter also considers the living conditions and the saving potential of the respondents.

The fifth chapter is about the challenges respondents face in the wholesale as well as in retail market. The main requirement of the respondents in these markets is adequate finance, which is obtained by the informal sources like local money lenders at exorbitant rate of interest. In the wholesale market credit in the form of vegetable is given. In both the markets, rather than anything else, it is the acquaintance and trust that is the basis of giving loan. The competition exists from the modern commercial retailers, but majority of our respondents are confident of facing the competition. The respondents are more interested in their petty trade but not in the associations of the market. This lack of organization which is the feature of informal economy puts them in the vulnerable position by denying them the bargaining power. It can be seen that during the development activities in the region, they were shifted to the places which was not frequented by the customers.

The analysis in the above chapters proved that the respondents who are in to vegetable vending are mainly due to the family constraints. Members in most of the households to which the respondents belonged are found working in the informal economy. In this economy, the wages are less and are not regular. Whatever the income the male members earn, in most of the times are spent on their vices. Hence, there will be shortage of enough resources to maintain the household. That is as the earlier studies have observed, women enter the outdoor work when the subsistence of their family is threatened. Thus women tend to undertake the activity which is easy for them with less investment. The economic policies also have an impact on the work of women. Because when men of the family are displaced due to the closure of factories, due to mechanization, it is the women of the family who have to act as the shock absorbers in the family. This shows that the women found in informal activities hardly enters it with the intention of making a career out of it.

We found that majority of women in vending activity belong to the Scheduled Tribes. This is strengthened by the replies given by nearly 39 per cent of the respondents who say that vegetable vending has been their family's traditional occupation. Therefore caste plays a major role in deciding the activity one follows, especially in Hospet.

In decision making women are in the lead in Hospet and married women have a say in the important decisions like buying property etc. In Bengaluru, though the total picture of decision making is more than Hospet respondents, we see that nearly 30

respondents told that all the decisions are taken by the men in their house. In Hospet, this is only 7 per cent. This makes us to infer that the exposure to outside world and the freedom of earning income has not increased the autonomy of our Bengaluru respondents within home.

Even the attitude of the vendors was mainly family oriented. They expressed that their family condition is not well off, and hence there is necessity for them to work. They say that if they had depended on the husband's earnings alone, they would not have been able to send their children to schools and colleges. As their husbands do not work regularly or in some cases, due to old age and illness, our respondents have been providing the necessary earnings to their households. Nearly 38 per cent of the respondents earn more than the family members and 10 per cent earn almost equal to the family members. All these make us to infer again, that respondents are working as vegetable vendors mainly to maintain the subsistence of the family. The common terms used by the scholars as informal economy or unorganised sector has been used consciously through out our study. But after the close examination of the conditions of our respondents, we saw that the basic reason for them to enter this activity is sustenance of their family. Hence the term Subsistence Economy is more apt in our case than just calling it as the informal or unorganised economy.

It was found that in Bengaluru, the challenges that the respondents face are more compared to Hospet. The variations in prices, competition from commercial retailers and in terms of development activities, Bengaluru respondents seemed to be more affected than their Hospet counterparts.

The street vendors, particularly street hawkers, appeared to be in a vulnerable position compared to the vendors in the market. We find that the conditions of their households are not better compared to that of market and pavement vendors. The school going children of these respondents are working to supplement the earnings of the family as workers in construction sites and as domestic help in other houses. Even at the place of their activity, they are more exposed to the vagaries of the seasons.

It was observed that many a times there were more than one variable while the respondents were answering to the questions. No one particular strong reason was given. That has been retained in the study. From this we can infer that there is more than one factor that influences the life of our respondents. This proves that the work life or the private life of a woman is determined by not one or few factors but various other causes.

It is examined that, women were not considered as equal partners in the development process. But the human development approach has recognised the active role of women in the society and has given importance to her agency role. It tries to understand the capabilities of the human beings in general. It defines development as "the expansion of the real freedoms that the citizens enjoy to pursue the objectives they

have reason to value". Amartya Sen does not endorse a list of capabilities, and calls capability approach as a framework and not a theory. The first chapter outlined five broad forms of freedom that can enhance the capabilities like political, economic, social security, transparency guarantees and protective security as set forth by Amartya Sen. The capability approach focus on what people are effectively able to do and to be, and further which is improved by economic growth. Therefore formation of human capabilities- such as improved health, knowledge and skills and the use people make of their acquired capabilities-for productive purposes, for leisure or for being active in cultural, social and political affairs are important for human development. In this background, it is important to understand the situation of our respondents in the social and economic context.

Though the examination of political freedom of the respondents is not within the scope of this study, when we see their attitude towards their organization, it shows that they are not active and interested in it. Lack of organizing themselves appears to have given them poor bargaining power when they are threatened by the development activities that tend to shift them or relocate them to different non-residential areas or the not so busy areas, where it is difficult for the customers to approach them. Even in the home front, except in female headed households and few married women, not all the respondents are in the position of deciding everything for themselves.

The respondents suffer from many ailments including work related health problems. Though the private and the government hospitals are within the reach of the respondents, it was seen that the quality at the government hospitals was the main factor for the respondents not to go there. Instead they preferred the private clinics. But the cost of medication and treatment was high for them to afford. This makes them to postpone the treatment and sometimes totally stop the treatment.

The study shows us that the respondents do not have property entitlements. Only few of them had property like house registered in their names. Whereas in the market place, the respondents in Bengaluru are in a better position compared to respondents in Hospet. The respondents, who have got the marketing space registered in their name, are more in Bengaluru than in Hospet. As majority of the respondents lack of property entitlement, it hampers their chances of getting access to institutional credit.

As far as the credit is concerned, the money lenders in both the regions lend at the rate of 30 per cent for just 100 days. They justify it by expressing that they do not have any bonds or collateral for lending. They lend money to respondents even up to two lakhs overnight without any procedures, or any queries. As risk is involved in lending to people without property entitlements, they defend exorbitant rate of interest. The respondents accept and are also convinced by this and do not hesitate to repay the amount demanded by the moneylenders. This calls for some policy measure to look into the possibilities of lending small credits by the institutional set up to the people to

carry on the economic activities for their livelihood. This helps reduce the credit deprivation of the people in informal economy.

The credit given by the money lenders as said do not involve any cumbersome process, and no collateral is required. But the only precondition is the introduction by an existing customer, who is prompt in repaying his debts and the acquaintance of the respondent. This holds good in the wholesale market to get credit from the wholesalers as well as by local money lenders in the retail market.

Trust is important for the vendors in the market where they postpone collecting money from their customers, mainly regular customers, when they do not have the needed small amount or change. In the case of street hawkers, they sell vegetables to the regular household customers and do not collect money from them, unless and until there is a need for it. This can be considered as customer relation and retention strategy by the vendors. This shows that trust is the main component of the informal economy. Informal economy has no written regulations to guide its activities but has devised its own unwritten regulations like the one mentioned, that maintains its sustenance.

Our respondents are generally not given proper formal education. None of them have passed the secondary school education. This acts as the main hindrance for them to enter the formal economic activities. But they try to give to give their children good education that they lack. The government schools have been useful to the respondents in Hospet as all the children of the respondents are enrolled in them. They say it is cost effective, for their economic conditions. In Bengaluru, government schools and private schools are preferred for the children.

The respondents when asked about the expenditure of the house had rated expenditure on health as one of the five main expenditures of the family. On further enquiry it was found that though the respondents postpone their consultation with the doctor, they are very prompt in taking their children to the hospital in case they fall sick. This shows the agency role of the respondents, which is helping their children get formal education without any gender discrimination and good health facilities. In fact, the respondents expressed that they would not be able to provide education to their children if they had depended only on their husbands' earnings.

The respondents feel that their earning is important to their households. We can see female headed households as well as the married respondents. But the cost of living as well as the irregularities in the earnings of other members of the family makes it inevitable for respondents to take up the outdoor economic activities. Her earning is vital to the family and it is seen that the total family income increased considerably with the inclusion of respondents' earnings. And they spend their earnings on their family. The household annual expenditure is more than the household annual income and there is less potential to save among the respondents. And whatever they save, it is in informal way of chit funds, pigmy. None of the respondents saves with the intention of further expanding their activity.

One of the distinctive features of informal economy is the absence of social security to the workers. This is applicable to our workers. The vendors are not aware of widow pension scheme and other pension schemes. The notion that the family support is available to the old age people is giving way to doubts as we have seen that in Bengaluru few aged respondents are disowned by the children and are making a living by vending vegetables with health problems and low earnings, without any other alternative way of living. This is again one of the features of informal economy where there is no any age barrier for the exit and entry of labourers. But this situation is better in Hospet than in Bengaluru. The respondents over 50 years of age are staying with the family and still working not out of compulsion but by their own choice to enjoy their independence.

While defining the informal economy, it is said that those people who lack education and necessary skills enter the subsistence. Though they might lack the necessary skills to enter the formal sector, it does not mean that they are deprived of a decent living because of this. In fact they are coping with the situation in their own way with the experience or skills acquired in the market place or in the procedure of vending. This makes them feel that they can make a living even without formal education.

The vegetable vendors do not have formal account keeping. The calculations of the profit or loss in this activity are not traceable. All the calculations are done by respondents mentally. There is no fixed amount to be used as working capital. The money with the respondents will be spent on household expenditure, towards saving, credit repayment through installments, to buy some things at the work place like food, tea, covers, to pigmy collection, some unseen contingencies, transportation charges, coolie charges, etc. Even the quantity of vegetables bought in a day is not sure of being sold within a day. Hence the calculation of profit and loss in itself is the biggest challenge in case of vegetable vendors.

In both the regions, vendors are hit by the development activities. In both the cases, they have been shifted to new places. Though in Hospet market was constructed at the heart of the city, in Bengaluru, it is often seen shifted to the non-residential areas. Or else the place is not feasible to vend. Hence we find many market vendors vending on the pavements in spite of having the own place. The pavement vendors and street hawkers wish to get a place in the market, which is scarce in supply.

Competition among hawkers on one end and market or pavement vegetable vendors on the other end does exist. But the market and pavement vendors do empathize the street hawkers, as they are also doing it for their livelihood. However the existence of competition from the commercial retailers had irked respondents in Bengaluru, but now they are confident of competing with them.

One of the main features of the market vendors, where women are more, is the support they receive from the parent's house. The respondents who were harassed by their husbands and in-laws or widowed respondents have come back to the parent's

house where they have been provided enough support to make a living. In Hospet it was seen that the parents who had more than one vending place in the market have given them for their daughters to carry on the vegetable vending activity. The daughters work there as the employees, but there is not clear employer employee relation. At the end of the day they keep some amount based on the profit and return the rest to their parents. This arrangement has helped respondents whose husbands' earning is too low to maintain the house. It was also seen that the lunch and other things were provided by the parents' house for these respondents. This kind of support was also found in Bengaluru. But here the parents did not have the vending place to give to their daughters, except the monetary and other kind of support.

The vendors have devised their own strategies to survive in the market and not to make much loss in the vending activity.

The profit and loss of respondents in Bengaluru were influenced by the fluctuating prices of vegetables due to regular inflow of vegetables to the wholesale market. We cannot find such variations in Hospet. But respondents in both the regions have their own tactics to tackle their challenges.

The profit of the vendors, especially of the pavement vendors and street hawkers, is affected by various reasons. The vegetables that are brought from the wholesale market will be fresh, but due to the exposure to the sun, and as the day progresses, the vegetables will lose its freshness. Hence the vegetables weigh less. Apart from this the customers do not prefer vegetables that have lost its freshness. Therefore, the vendors try to get back their amount invested when the vegetables are fresh by keeping their profit margin normally higher. Later on even if the vegetables are wasted due to lack of demand or rotten, that doesn't affect their earnings.

But it was observed that every time the same strategy cannot be repeated. Sometimes, the vendors will not be able to sell even half the quantity of what they have bought in day. By next day, some of these vegetables would have either rotten or lost its freshness. They will have to incur loss during this time. Therefore as much as possible, vendors try to sell more than two to three types of vegetables, so that they can make up for the loss in one vegetable by getting profit in another.

In case of single item vendor, we see that their investment is low compared to other regular vendors with variety of vegetables. In case of leafy vegetables, they keep different varieties and hence manage the profit and loss. Those selling seasonal vegetables take advantage of the situation of the market, as there will be very few people selling the seasonal vegetables. Those selling only country beans (avarekai), or peas, also provide value added service to the customers by shelling the peas. And those selling lemon buy them only twice a week, depending on the stock. They segregate the lemons according to the size, and color and depending on the freshness, will fix the price. Thus we see that they have their own strategies to survive.

The vendors cannot make out exact amount of profit earned in a day. But yet manage the vending activity and their households with efficiency. It is seen that they take loan and repay it promptly. Many vendors are proud that they have married off their children without losing their self-respect by not depending on others. They say that ‘what ever they borrow from money lenders, they themselves are responsible to repay it’. This has given them pride in their activity.

Though, the rate of interest is high with the money lenders, they have managed to buy autorickshaw to their husbands or sons and are repaying that debt also.

The vendors considered for the study have hardly had proper formal education. But they do all the calculations without writing it down. They are able to tell easily the cost of a particular vegetable and the cost of the same vegetable when sold just in few grams. They are good at calculations and customer relations that have helped them retain the regular customers.

It is seen that though petty trade is considered as a form of self-employment, many of our respondents have continued the family tradition. But mainly it is the family condition that has pushed them in this activity. For many who have worked as wage workers prior entering this activity, this activity has given them more freedom and satisfaction. Except very few all our respondents are happy with the work they are doing in spite of their earlier aspirations. This is because this activity has given them enough freedom, self reliance and a life with self-respect.

Therefore, whatever challenges the respondents face they have their own strategy to face them. This might be considered as their biggest capability in itself. Though she is not formally educated, she is able to manage her activity and has the confidence of facing any adversities. This can be inferred as the strength she has derived from the activity she does.

Hence, we can see that the women of vegetable vending activity make their own economy without any official support. This structure has provided subsistence to the vendors. It is created for and by the workers who are formally uneducated, unskilled, poor, lower caste, and so on, with local demand, supply and local resources. These people have devised their own strategies to face their challenges.

Appendix

-Bibliography

-Questionnaire

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Women In Subsistence Economy: A Case Study Of Vegetable Vendors

Questionnaire

1. Name of the respondent and Address

Age	Marital Status	Caste	Religion	Education

O- Married, U-unmarried, D- divorced, W-widow, S-separated

1.- Hindu, 2.- Muslim 3. -Christian

2. Give details of your household members.

Sl. No.	Name	Relation	Gender	Age	Marital Status	Work, if any	Education	Earnings (monthly)

3. What is the distance between your house and the market?

Place of vending	Distance (in kilometers)	Kilometers the hawkers roam

4. For how long have you been staying in this place (town/city)?

0-3 years	4-6 yrs	7-10 years	More than 10 years

5. What are the reasons to reside in this place?

A. Due to marriage B. Work C. Others (mention)

6. What is the occupation of your husband?

Labourer	Trade	Agricultural Labourer	Agriculture	Government job	Mines	Others (mention)

6.1. What is the total earnings from this (mention)?

100-1800	1800-2000	2001-2500	2501-3000	More than 3001

7. What is the total income of the household?

2000-3000	3001-4000	4001-5000	More than 5001 (mention)

7.1. Who earns more in your house? Men or Women

8. Do you have agricultural land? Type of land?

Land	Own	Lease	Inherited/ others (mention)
Dry land			
Irrigated			
Farm			

9. Do you have any cows, sheep, etc at home?

9.1. Who takes care of them?

9.2. Do you sell its produce?

9.3. How much do you earn from it?

10. What are the other sources of income to the household?

Particulars	In Rupees
House rent	
Interest payment	
Salary	
From dairy products, animal products, etc	
Others (mention)	
Total	

11. How much do you spend on the following?

Sl. No.	Expenditure	Monthly	Yearly
1.	Food		
2	Clothes		
3	House rent/ tax		
4	Health		
5	Education		

12. What do you do when you get your income?

Hand over to husband/father	To Mother/Mother- in-Law	Keep with themselves	To money lenders	Others (mention)

13. Do you save from your income?

14. If yes, how much do you save in a month?

Till 500	500-1000	1000-1500	More than 2000

15. If no give reasons for not saving.

16. What are the ways you save?

Chit fund	LIC	Bank	Postal –RD	Ornaments	Pigmy	Others

17. Reasons to save.

Sl. No.	Reasons	Yearly Savings
1.	To repay loans	
2.	To build a house	
3.	To buy a site	
4.	For household expenditure	
5.	For religious reasons	
6.	To expand or upgrade their economic activity	
7.	To start new venture	
8.	To buy ornaments, etc.	
9.	For household emergency	
10.	For children's future	

18. For which item do you spend more?

Sl.No.	Expenditure	
1	Food	
2	Clothes	
3	Education	
4	Health	
5	Religious	
6.	Entertainment	
7.	Others (mention)	

Living Conditions:

19. How is the ownership of the house?

Own	Rent	Lease	Parents'/Relatives'

20. What is the type of building? RCC / Kuchcha

22. Total number of rooms in your house?

1 room	2 rooms	3 rooms	4 rooms

23. Do have these separately?

Bathroom	Toilet	Kitchen

24. What are the facilities you have at home?

Water tap	Electricity	Ventilation	Light	LPG connection	Chimney

25. What is your family’s traditional occupation?
A. Agriculture B. Vegetable vending C. Other (mention)

26. What is the reason for you to enter vegetable vending activity?

Conditioned	Profitable	Lack of other job	Family occupation	Not aware of other work

27. What are the other sources of income (including that of working household members)?

Agriculture	Other job	Trade	Others (mention)

28. What are the household items you have at home?

Radio	TV	DVD	Vehicle (two, three wheeler)	Mobile	Tailoring machine	Refrigerator

29. How many days in a month do you take holiday?

30. For what reasons?

31. Who does the following household chores?

Sl. No.	Household chores	Women/ Men
	Cooking	
	Help in the kitchen	
	Cleaning house	
	Getting water	
	Taking care of young ones	
	Getting fuel	
	To buy things for home	

32. Who decides to get things to your house?

Self	Husband	Collective	Others (mention)

33. What do you feel about children’s education?

A. Necessary B. Not necessary

33.1. Why do you think education is necessary for children?

For job prospective	Social status	For marriage	To get knowledge about the world	Others (mention)

33.2. Why do you think education is not necessary for children?

33.3. Which child do you prefer to give education?

A. Sons B. Daughters C. Both

34. Is education necessary for your activity?

34.1. If necessary, why?

34.2. If not why?

35. Details of school going children (6-14 years) in your house.

Sl.No.	Name	Girl/Boy	Age	Private or Public school	Medium

Primary-1, Secondary – 2

Medium – Kannada – K, English – E, Others (mention).

36. Do you have children dropped out of school in your house?

37. What is the reason for your children to quit school?

Sl. No.	Reasons related to family		Sl. No.	Reasons related to school	
1.	Lack of financial resources		1.	Language problems	
2.	Unexpected problems		2.	Distance between school and house	
3.	Household responsibilities		3.	School not functioning properly	
4.	Necessity to Work		4.	Peer pressure and boring school activities.	
5.	Child marriage / family ceremonies		5.	No teachers at school	
6.	Migration of the family		6.	Caste degradation	
7.	Ill health of family members		7.	Presence of only male teachers in school	
8.	Others		8.	Harassment, Others (mention)	

38. What are the school drop out children doing now?

Working	Housework	Relatives house	Others (mention)

38.1. Where are they working?

38.2. How is their working atmosphere?

38.3. How much are they earning per month?

39. Is the earnings of children used for household expenses?

39.1. For what purpose, specify?

Household expenses	For children's future	Bank, LIC, or other savings	Others (mention)

40. If you were educated would you send your children to work?

40.1. If no, what would you do?

41. Who in your family was vending vegetables?

Female members (mention)	Male members (mention)

42. From how many are they in this activity?

43. Is there any difference between the trade activity taking place five ?

44. When were you introduced to this activity?

45. If you had started this activity before marriage, what did you do with your earnings?

Keep with self	Give home	Savings (mention)	Others (mention)

46. If you have started on your own, what are the reasons?

Self interest	Family / financial needs	Introduced through others	Others (mention)

47. What is the main reason to start this activity?

Own decision	Family tradition	Others (mention)

47.1. Under what circumstances you entered this activity? (explain)

48. What were you doing (any work/activity) before vending vegetables? How many years?

	Agricultural labour	As Domestic worker	Construction	Others (mention)
No. of years				

49. If you have started this activity on your own, what source did you draw the necessary capital/ finance from?

Self (by selling jewellery, etc.)	Family (parents)	Personal Savings	Bank	Local money lenders	Others (mention)

50. What is the amount of capital necessary to start this activity?

51. How is the marketing place obtained?

Auction	Lease	Rent	Others (mention)

52. What is the amount needed to get the marketing place in auction?

53. How did you adjust the amount?

Credit	Savings	Inherited	Others (mention)

54. In whose name is the vending place registered?

55. What is the amount needed to get the place registered in your name?

56. Do you have to pay any tax to the place?

57. To whom? And what is the amount?

58. How do you make the payment?

	Annual	Half yearly	Monthly	Weekly	Daily
Amount					

59. Do you get any acknowledgement after paying the tax/rent?

59.1. Is there practice of *Hafta*? If yes, how much do you have to pay them?

60. How did you manage to get the money for initial investment?

Sl. No.	Source	Amount	Rate of interest	Daily/weekly/monthly basis	Collateral
1.	Local money lenders				
2.	Wholesale traders				
3.	Self-help groups				
4.	Friends				
5.	Relatives				
6.	Caste Associations				
7.	Others (mention)				

61. Have you borrowed from bank for your vending activity? If yes, which bank?

61.1. If yes, what is the procedure? What are the documents you have produce?

61.2. What is its duration?

61.3. What is the rate of interest, mode of repayment?

62. If you are not able to borrow from bank, give reasons.

Sl.No.	Reasons	
1.	Difficult to meet the bank officials	
2.	No co operation from bank officials	
3.	Not able to provide documents	
4.	Do not know bank transactions	
5.	Not aware if banks give loans to us	

63. If credit is available at the market place, do you have to provide any documents or collateral?

63.1. If yes, what are they?

63.2. Have you repaid the old debts?

64. If you do not repay on time, what are the methods they resort to, to collect the money?

65. Have you give loan to others? If yes, for whom, how much and at what rate of interest?

Market:

66. Where do you sell vegetables?

Sl.No.	Place of vending	
1.	Weekly markets	
2.	Within the market	
3.	Out of market (on pavements)	
4.	Head load/push cart	

67. Give reasons for selecting this particular place for vending.

- A. Parents' space B. No other way C. Close to the house
D. Profitable

68. Why don't you sell vegetables within the market?

- A. Lack of money B. Part-time activity C. No place in market
D. Profitable E. Others (mention)

69. Where do you buy vegetables from?

- A. Wholesale traders B. Retail Traders C. Farmers

70. What is the difference when you buy from Wholesale traders and Farmers?

- A. Price B. Easy availability

71. Where do you find bargain more?

- A. Wholesale traders B. Retail Traders C. Farmers

72. What is the rate of commission in the wholesale market for the agents/middlemen?

73. Do you have any problem from them?

74. If yes, how?

75. Do you get credit from Wholesale traders, Retail Traders and Farmers?

75. 1. If yes, how much? What is the mode of repayment?

	Annually	Half yearly	Monthly	Weekly	Daily
Interest rate					

76. What problems do you have to face on delayed payment?

A. increase rate of interest B. Sell at higher prices

C. Others (mention)

77. Do you go personally to buy vegetables from the wholesale market?

77. 1. If no, give reasons?

A. Lack of time B. Household chores C. Timings of the market

D. Others (mention)

77.2. Who goes to wholesale market instead of you?

A. Husband/son B. Co-vendors C. Wholesalers will send

D. Others (mention)

78. At what time do you get vegetables from wholesale market?

A. Morning B. Afternoon C. Evening

79. On what basis do you decide to buy vegetables?

A. Price B. Demand C. No other choice

80. What is the mode and cost of traveling to your market place?

81. What is the timings of your vending activity?

82. Is this your main activity or a part-time activity?

83. If this is not your main activity, which is your main work?

84. How many co-workers do you have?

85. Do you have your family members as co-workers in this activity?

86. If yes, what is its advantage?

87. How is the relation between you and the co-workers?

A. Good B. Better C. Not good

88. Do you have competition among yourselves?

89. How do you manage it?

90. Which vegetables do sell the most?

91. Why do you sell particular vegetable?

Demand	Low Price	Lack of help	Others (mention)

92. Do you face any competition from the commercial retailers (like More, Big Bazaar, Reliance Fresh)?

93. Can you face the competition from the big retailers?

93. 1. If yes, how?

93. .2. If no, what is your solution?

94. Has the presence of commercial retailers hampered your activity?

94.1. If yes, do you like starting a different activity for your livelihood?

95. Has your vending activity been affected by the development activities?

95.1. If yes, from?

Widening of road	Pavement repair	Shifted	Others (mention)

96. Have you been provided with compensation?

	Permanent solution	Shifted to other place for a short while	No
Compensated			
Own solution			

97. When you face some problem at the work place, whom do you approach?

Police	Association/organization	Co-workers	People representative	Others (mention)

98. Are you harassed by police?

99. Do you have an organization / association of your own?

99. 1. If yes, what the nature of the organization / association?

Registered	Small group, not registered	Others (mention)

99.2. Have you benefited from your organization?

100. What is the alternative arrangement, when you have to take a holiday due to ill health or childbirth etc?

Stop the activity tentatively	Managed by other family members	Friends	Others

101. Do have toilet facilities in the market?

102. If no, where do you have to go? And how far?

103. How do you come to the vending place?

By walk	Bus	Auto	Own vehicle

104. How much do you spend to commute to the vending place?

105. Are you satisfied in your activity?
106. Do you expect your children to continue this activity?
107. Do you encourage your daughters to work outdoors?
108. Do you have property in your name?
109. If yes,

Inherited	Got from husband's house	Bought on her own	Government

110. Do women in your family have property?
111. Who takes decision in your house, everyday?
112. What is the matter that you decide on?

Sl.No.	Matter of Decision	
1.	Education of the children	
2.	Buying necessary household items	
3.	Religious matters	
4.	Buying property	
5.	Buying gold and luxury items	
6.	Daily cooking	
7.	Buying provisions/ grocery	
8.	To go to relatives' house	
9.	To buy clothes	
10.	Everything decided by self	
11.	None	
12.	Others (mention)	

113. Have you given dowry during your wedding?
114. If yes, how much or what?
115. Do you prefer taking/giving dowry for/to your children?
116. Do you go to hospital when you are not well?
117. What kind of treatment do you prefer?

Allopathy	Home medicine	Ayurveda	Others (mention)

118. Who will decide about which hospital to go?
- A. Self B. Husband C. Other members (mention)
119. Do you know about women's groups like Mahila Mandal/ Stree Shakti/ Self help groups?
120. Are you a member of any of these groups? If yes, which group?

121. Are you interested in establishing any group/association?
122. Are you aware of the women’s rights (like rights against domestic violence, equal property rights, etc.)?
123. Has any woman, who was vending with you quit this activity?

123.1. If yes, what is the reason?

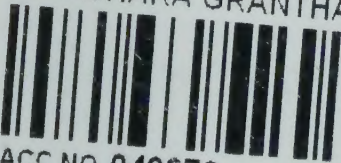
Better household condition	Better activity	Gone on delivery	Health problems	Others (mention)

- 123.2. What are they doing now?
124. Do you use the vegetables that you sell at your home?
- 124.1. If no, why?
125. How is the condition of your home?
- A. Good B. Better C. Poor
126. Is this vending activity a necessity for you?
127. Were you working in your childhood?
128. If yes, whom would you give your earnings to?
129. For what purpose did they use the money?
130. Are your children (below 16 years) working?
131. If yes, what work?
- 131.1. How much are they earning?
- 131.2. For what purpose is their money used?
132. Would you do this activity if were educated?
133. If not, which work would you prefer?
134. Do you intend to study further through evening education?
135. What was the response from your family members, relatives and friends, when you first started this activity?
- A. Encouraged B. Discouraged C. Neutral D. Others (mention)
136. What was the response from the co-vendors when you started this activity?
- A. Encouraged B. Discouraged C. Neutral D. Others (mention)
137. Are these facilities available in the market?
- A. Water B. Electricity C. Disposal of waste
138. Should you have a license to do this activity?
139. Do you have a license?
140. How did you get the license?
141. How did you get it? Did you face any problem to obtain it?
142. If yes, how did you manage the situation?
143. What are the health problems you face more often?
144. Have you faced any problem at the time of reaching the place of vending or returning home?

145. If yes, how do you handle those situations?
146. Do you face any problem from the men co –vendors in the workplace?
147. How do you handle the situation?
148. At what time your day starts and what time do you go to bed?
149. What are your duties at home?
150. Which is your native?
- A. Parent's house B. Husband's house
151. Do you have a ration card? If no, give reasons.

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